

# ESpotigght March 2011 Vol. 44 No. 03

## steve friedlander

sca of the Year 2010

A monthly publication spotlighting of American Income Life and National Income Life

### - Insight



**Roger Smith** President & CEO AIL & NILICO

## **Star Makers**

"There's something rare, something finer far, something much more scarce than ability. It's the ability to recognize ability." — Elbert Hubbard

Most of you know I'm a music buff and always have been. I love listening to music and am fascinated by the business of making and promoting music.

The music industry today is not the same as it was back in the day. It used to be that record companies scouted for acts they believed to have potential, then groomed them for success in the hopes they would become long-term money-makers for the label. The label would pair the artist with a producer/arranger — the "star maker" — and studio session players, as well as a marketing and PR team to serve as mentors and support. It was not uncommon for an artist to release several albums before ever having a single crack the Top Ten. "One-hit wonders" were flukes and considered something of an embarrassment.

One of the most successful music producer/arrangers of all time is George Martin, whose hand was in the making of no less than 23 Billboard #1 songs. Two of his "stars," Paul McCartney and John Lennon, hold the first and second songwriter spots for most Billboard #1 hits. It has been said that were it not for Martin's ability to channel raw talent, grow it, and refine it, the Beatles likely would have remained four obscure working-class guys from Liverpool.

Contrast that methodology with today's reality. Nowadays, it's quite common for an artist to release an album quickly, have a catchy song, make it big... and never be heard from again.

Maybe I'm old-fashioned, but to me, that way of doing business is not just penny wise and pound foolish for the label, but unfair to the artist as well. In a way, one can liken it to our society's mentality of goods — and yes, people, too — as being disposable. Talent is a terrible thing to waste.

At American Income, we still do things the old-fashioned way — the right way — in the manner of our beloved founder more than fifty years ago. We scout the talent. Once they've signed on, the real work begins. We make them part of a team that has a vested interest in their future. Our goal for them is long-term success, and we provide the leadership they need to achieve it.

It has been said that true leadership lies in guiding others to success; in ensuring that everyone is doing the work they are pledged to do, and doing it well. There is no better example of this definition and the "AIL way" than our SGA of the Year for 2010, Mr. Steve Friedlander.

It can truly be said that Steve is a visionary. What else can you say about a guy who takes his family on vacation to a faraway land, returns home, and tells the head of his company he wants to start an office there? Steve saw a need and an opportunity. B. recognized Steve's vision and helped him make it happen. The rest is history still in the making.

Steve's vision has allowed him to engineer personal success, but more importantly, he has mentored and developed countless others. In addition to being SGA of the Year and the #1 SGA based on % of Net ALP objecive, his agency has spawned the #1 Individual Producer, a top PR Rep, four of the top five GAs, four of the top five MGAs, and the Top RGA for 2010. This is the essence and the pinnacle of what it means to be an American Income Life or National Income Life State General Agent. Ask Steve (or any other SGA) the most important, most gratifying part of their job and they will tell you it is offering Opportunity Unlimited to others and watching them bring their dreams to life. There is no greater satisfaction or reward than being an AIL star maker.

In this issue of Spotlight, it is also my pleasure and honor to announce the 2011 Executive Council, shining examples of leadership themselves. This elite group of top SGAs serve in an advisory capacity to AIL's upper management and helps sketch the big picture for the coming year. Of course, that big picture includes how to recognize and develop top talent to help pave a bright future for our Company.

Please join me in congratulating our SGA of the Year as well as our new Executive Council. This high-caliber leadership is what makes this Company great and ensures our greatness in the future.



#### spotlight

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#### **Recruiting Support**

www.ailife.com/rms www.ailife.com/recruiting

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FPO

#### SGA CAREER TRACK New Markets Opening & Expanding

- News Page

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresqa@ailife.com.

#### TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,844,824 in bonuses. For more information on the monthly bonuses, turn to Page 11.

Total: \$1,844,824

#### **REQUIRED RETENTION RATE**

Effective Jan. 1, 2011, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for Spotlight recognition only.

> **Retention:** 68.0% 78% Net to Gross:

#### DATES TO REMEMBER

eApp business should be uploaded to Home Office by Thursday 04/21 before 2:00 P.M. CST. Paper apps and PR credits must be at HO by Wednesday 04/27 to count for April production.

#### **RECRUITING WEBSITES**

As a reminder, the recruiting websites now are found at www.ailcareers.com and www.nilicocareers.com.

Please change any advertising, websites, and correspondence, especially batch emails, to the new web addresses.

#### LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2012 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2012 Convention Qualifications online at www.ailife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Hard Rock Hotel & Casino in Punta Cana, Dominican Republic! The convention will be held May 22-25, 2012.





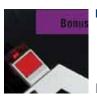
**AIL RALLIES** 

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LEADERSHIP ACADEMY

PG. 06



BONUS

PG. 11



2010 SGA OF THE YEAR

sca of the Yea PG. 12



**2011 EXECUTIVE** COUNCIL

PG. 13



## **AIL/NILICO Joins the Fight for Union Rights**



AIL Marches with Labor in Wisconsin

AIL/NILICO actively participated in the mass demonstrations in Madison, Wisconsin in February that drew tens of thousands of union members and supporters to the state capitol in defense of union bargaining rights.



**AIL Joins Rallies Across the Country** 

American Income shows solidarity at 2 rallies in Columbus, Ohio (top), Wisconsin (bottom left), and Oklahoma.

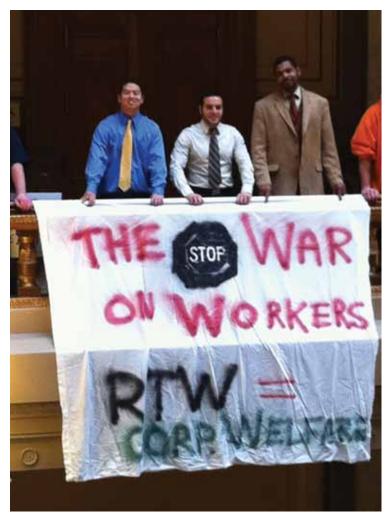


#### Big Washington State Rally

Union families and supporters across the nation participated in rallies and demonstrations in support of union workers under attack. AIL/ NILICO's Laurie Onasch, shown left addressing the crowd, was among the leaders at a huge solidarity rally in Olympia, Washington last month. Across the nation, American Income and National Income representatives are participating in rallies, demonstrations and protests in support of the union rights of private and public sector workers. AIL/NILICO is also standing in solidarity with union workers with financial assistance and other support.

In addition to the assault on workers' collective bargaining rights, so-called "right-to-work" laws were introduced in a number of states. AIL/NILICO purchased ads opposing RTW.

"The union movement in America is under attack as never before. Fair-minded and concerned Americans must stand up in support of workers' rights," said President & CEO Roger Smith.



MGA Sean McArdle, SGA Michael Libassi, MGA Thomas Watkins attend a rally in Indiana.

The AFL-CIO has launched a national campaign to make April 4th the anniversary of the death of Martin Luther King, Jr., a national day of solidarity for workers in states battling anti-worker measures. The celebration hopes to kick off a week of rallies around the country.

Go to http://www.facebook.com/werunited



Outlook

**Debbie Enstedt** Vice President of Public Relations Field Operations

## This is a Movement and Now is the Moment

American and National Incomers are marching proudly in every state on behalf of working families and the middle class. We are at the table with our friends in Labor. PR is leading the efforts and coordinating all the activities around the state battle campaign including rallies, hearings, op-eds, paid ads, food contributions and financial donations at the state level. In addition, the DC office is coordinating with the national We Are ONE campaign with ongoing activities being planned across the country. Many of the protesters don't belong to a union. Why protest? They care about the middle class. They see the attempts to squeeze the life out of the unions and know they are next! So goes organized Labor, so goes the fate of minorities, immigrants, women's rights and good paying jobs! People on the street understand that this is a movement and now is the moment. This misaligned effort to pit worker against worker, taxpayer against

The gutting of collective bargaining rights is the opening shot in a battle for the middle class. Republican Governors, legislators, and their moneyed benefactors are committed to disempowering unions and their progressive allies. It's called Politics. It is payback time for Labor and other progressives.

The endgame for the Republican agenda is to starve Labor's political infrastructure by weakening Labor — taking away members and taking away dues money. Less money collected for dues means less funds for political action, which gives the Republicans an advantage at the polling place.

Simply put, limiting collective bargaining, enacting right to work laws and disallowing dues deductions are all part of a plan to dismantle the force of organized Labor during the electoral cycle. Look at the states under attack — Ohio, Wisconsin and Indiana — and the critical role they play in national elections. Union busting is the easiest way to win at the polls in 2012.

What the Republicans did NOT expect was that hundreds of thousands of students, immigrants, minorities, underemployed and hard working middle class families would see this power grab for what it is. This misaligned effort to pit worker against worker, taxpayer against public employee, is failing. People know that it is not their neighbor who caused the greatest economic meltdown of our time! The smoke and mirrors used by these Republican governors and legislators are being seen for what they are. They are a distraction from addressing the fundamental wealth disparity in our country. The top one percent gets richer, everyone else gets poorer. You don't fix those sorts of problems by using smoke and mirrors to balance budgets on the backs of workers.

We are 'all in' on this fight. It's too important for any of us to sit on the sideline. This is a movement, now is the moment. Get involved today.



The next session of American Income's Leadership Academy is Leadership 201: Building for Ownership April 26-27, 2011. All newly promoted MGAs are required to attend this training. In addition, any MGA or RGA whose Director or SGA feels they would benefit is also welcome to attend. Attendees must have completed Leadership 101.

#### **TOPICS INCLUDE:**

- Recruiting
- Recruiting for Ownership
- The Weekly Recruiting Schedule
- Coaching
- Coaching & Feedback: Using Conflict to Motivate
- MGA Coaching Test
- Seven Hidden Reasons Why Agents Leave
- Agency Building & Growth
- Setting Sales Goals with New Agents
- Planning Agents' Sales Activity
- Managing the Phone Room for Results
- Planning Field Training & Appointments
- Being Part of the Accountability System
- Clearly Communicating Expectations

"Leadership 201 was fantastic! I gained a lot of information that I have brought back not only to my team, but to the agency as well. All the speakers did an excellent job but I liked Steve Greer the most because his delivery was exceptional. I am thankful that I was afforded the opportunity to attend such an impactful event and look forward to attending any events in the future."

— Ricardo Subero, MGA - McAdams Agency



#### Mark your calendar for these learning opportunities in 2011!

Leadership 201 04/26 - 04/27Leadership 301 05/04 - 05/0506/21 - 06/23Leadership 101 Leadership 401 07/12 - 07/13 Leadership 101 09/13 - 09/14Leadership 301 09/27 - 09/28Leadership 401 10/12 - 10/13 Leadership 201 10/18 - 10/19



Kevin Dunn, Regional Director

"Management is efficiency in climbing the ladder of success; leadership determines whether the ladder is leaning against the right wall." — Stephen R. Covey

If you are interested in attending a Leadership Academy session, please talk to your SGA.

For further inspiration, visit www.ailacademy.com



Direction

**Rob Falvo** Senior Vice President of Field Operations

## Leading with Wisdom and Insight

In today's world, if you listen to what is being said about leadership, you can get confused. Great leaders, we hear, must be honest, yet politically savvy; visionary, yet able to "keep it real," omnicompetent, but not too intimidating; well-connected to the people, but not overly swayed by mass opinion; a great communicator and a wonderful listener; humble, yet bold. The list goes on. Leadership, says Warren Bennis, "is the most studied and least understood topic of any I can think of."

Maybe it's because we try too hard to make it pure science when there is a lot more art behind it. Practicing the art of leadership is far more than the ability to constantly balance the tension between inspiring people, and getting ALP written and new agents coded. In today's business world, successful leaders seem less like outstanding visionary personalities and more like symphony conductors that can extract greatness from many individual talents to produce meaningful, moving harmony. Over the past 23 years at American Income, I've seen some great leaders create significant things through superior skill and knowledge acquired by study, practice and observation of others in our field. Great leaders know when to select the right leadership "tactic" or "style" to achieve their desired outcome.

Let's listen in on a conversation between two of the greatest leadership artists in history: Israel's King David and his son Solomon. Solomon recounts: "When I was a son with my father, tender, the only one in the sight of my mother, he taught me and said to me, 'Let your heart hold fast to my words, keep my commandments and live... The beginning of wisdom is this: Get wisdom, and whatever you get, get insight." (Proverbs 4:3-7) If wisdom is so crucial to the art of leadership, what is it? Wisdom is the ability to apply knowledge of what is true and right with experience and common sense. This ability results in the right people doing the right things for the right reasons at the right time.

Insight also plays a critical role in shaping the art of leadership. Insight is a clear perception (and often sudden understanding) of a complex situation. You know you're around someone with insight when they exhibit the ability to penetrate into underlying character or truth in a situation.

Both wisdom and insight have a lot to do with our vision as a leader — that vivid mental image of what things will look like after we've done our work well.

## Anniversaries

29 Years of Service Gary Bleier, SGA 25 Years of Service William Verbeten, PR 21 Years of Service Brenda DiSomma, PR Kenneth Madden, Agt Roger Fung, RGA Kelly McDonald, Agt **15 Years of Service** Steven Engrav, RGA 13 Years of Service Randy Stockley, PR 12 Years of Service Bob Olson, SGA 11 Years of Service Rob Hay, SGA Earnest Loveless, Agt 10 Years of Service Scott Florin, Agt Rebecca Klebsch, RGA Krista Thieme, Agt Benjamin Van Fossen, Agt 9 Years of Service Frances Christie, PR John McGrath, RGA Russell Morris, RGA Herivelto Pereíra, Agt Brenda Stipanovich 8 Years of Service Michael Bromberg, O Omar Hashimi, Agt . GA Adam Kahn, Agt James Larkin, Agt David Solomonov, Agt 7 Years of Service Mitch Duplantis, MGA Iryna Sushkova, Agt 6 Years of Service Corey Carbon, GA Rickie Sasser, Agt

Andrea Yee, Agt 5 Years of Service Brian Blair, Agt Richard Carter, Agt Debra Hurd, PR Taina Lameko, RGA Ryan Nishio, RGA Matt Pflueger, MGA John Sparby, MGA 4 Years of Service Evan Holzhauer, MGA Rencel Jones, MGA Dustin Klingebiel, Agt Dustin Klingebiel, Jeff Lamar, RGA Keith Litterst, Agt Emil Mohareb, SA Tim O'Connor, PR Arnold Pacleb, MGA Jonathan Russell, RGA Atta Saleh, MGA Lee van Delft, Agt Huihann Wee, RGA Years of Service 3 Years of Service Ini Augustine-Akpan, PR Michael Brown, MGA Mary Ann Gaelic, MGA Daniel Johnson, SA Phillip Kogel, Agt Peter Kwiatkowski, GA Brock Lampee, Agt Gabriel Manzo, Agt Kurt Papenhausen, MGA T J Powers, SGA Jacqueline Reim, Agt Kimberly Biley, MGA Kimberly Riley, MGĂ Fheresa Setefano, MGA Ronald Starr, MGA Kristi Vang, Agt Bernard Weaver, PR Evan Wicklund, MGA

2 Years of Service Todd Bornstein, MGA Shane Burns, GA William Caraway, GA Joshua Champneys, RGA Clovis Chan, SA Kayla Chavez, Agt Peter Chung, GA Viet Chung, Agt Furman Clark, PR Brandon Cooley, RGA Matthew Diulus, MGA Melissa Dorey, PR Tommie Edwards, Agt Sara Gilley, SA Joseph Hedborn, MGA Frederick Hyde, MGA Francis Ifopo, SA Linda Jackson, GA Dulce Jimenez, Agt Nicole Johnson, GA Elise Kahn, PR Donna Lamonta Colin Lyse, RGA Jonathan Maust, MGA Lisa McGee, PR Mark Neilson, MGA Andrea Nichols, GA Erianna Preston, MGA land, MGA ineider, PR imon Rol licole Sch Villiam Smith, MGA Tiffani Tavormina, Agt Syneese Thompson, Agt Tatjana Tikhonov, Agt Matthew Turnquist, GA Afuiva Vaai, SA Vatapuia Vavau, SA Ellahe Vaziri, Agt Kenneth Winton-Grey, PR Lisa Wood, Agt

**1 Year of Service** igna, PR

Chiara Astriab, PR Christine Augustus, George Baumberger, GA Nicholas Bigec, MGA Jodi Bohdal, Agt Harmandus Buckle, RGA ichael Busher, SÁ Matthew Byrnes, MGA Ahmad Chaudhry, MGA Christian Chavez, PR Kathryn Cole, Agt Kallinyin Cole, Agt Kalle Convery, Agt Randall Cook, GA Matthew Cosic, SA Toni Curlin, Agt Carlton Debord, PR elen Dellavalle, GA Leslie Ellis, MGA Daniel Eskew, PR Rosalind Faaita, SA Steven Fauth, SA Lisa Fioravanti, PR Anna Gincherman, PR Ana Graff, Agt Anna-Marie Grimstead, MGA Neal Gunn, MGA Alphonso Hall, SA William Hand, SA Jeanette Henry, Agt Deanna Hernandez, Tyler Hoffman, PR Adam Huck, SA David Hutchinson, SA Abdilmajid Ibrahim, SA Frederick Jackson, PR Christina Johnson, SA Sunia Kaufusi, SA Elyse Koven, SA Bryan Larch, SA Vanessa LaRose, Agt Tracy LePore, GA

Geetangali Mahabir, MGA Adam McDonough, SA dam McDonough, SA rginia McKnight, MGA Debra Nix-Handlin Ivana Ofakine Tina Phon Matthew Raney, SA Gladys Recinos-Jone Connie Reichard, Agt Marco Santos-Reyes Leemo Saoloto Seiuli Saolo SA fer. MGA Alexander Smith, MGA Jesse Smith, SA Alexis Smith-Byron, Agt Jason South, Agt Bernat Szilagyi, Agt Jiunn Tan, Ag a SAitus, Ágt m, Agt i, GA lenzuela, MGA Daniel Valenzuela, MGJ Sara Vrolyk, PR Richard Waite, SA Simotu Williams, Agt Mark Wyner, GA Rhett Zimmerman, SA James Zurlinden, Agt

Ali Lutfi, SA

## New SGA

## Larry Elman

Larry owned a fabric importing company prior to embarking on his career in the Canadian insurance industry six years ago. He answered an ad in a newspaper, and was recruited by AIL EVP/CMO Scott Smith personally, who introduced him to SGA Imran Satti. Larry says he was impressed by Imran's considerable business experience, and says his decision to partner with him feels like a "natural evolution" in his career. Larry and his wife Sherry live in Montreal. They have two grown daughters.

## Director of the Month

REGIONAL GENERAL AGENT Samantha Chu phen Jubrey Marisa Willgruber MASTER GENERAL AGENT Edward Benes Dustin Dunbar Dustin Dunbar Annamarie Grimstea Joseph Hedborn Joshua Jackson Alice Price Jamie Solis Jack Wang Jake Yagjian 60% GENERAL AGENT Loretta Ekeroma Matthew Girard Ariana Jones Tracy Lepore 57.5% GENERAL AGENT Brent Arbour Clarence Boykins Jovani Char Kyle Johnson

Promotions

ter Kwiatkowski bert Lee

Robert Lee Tevita Liutai Christian Maula Jami McKenna Rasool Mutawakkil Lafi Papalii Meneluo Perakis Sosefo Petelo Anne Powihongi Phillip Rigoli Jonathan Santiago Peter Santora Lucan Schmid Steven Truver Kirk Waters **55% SUPERVISING AGENT** Philip Abramovitz Denise Berrios Dwayne Cameron Thomas Cowan Megan Crowell Paavo Cymanow Salvatore Dalessandro Alexander Daskalakis Juan Delacruz Brian Dobbs

Joshua Fritz Marvin Hester Reade Hogan Elisha Konieczka Kenneth Ludwig Shahab Mahdavir ebecca McCloud Larry Mills Alyssa Mochen Andrea Mosley Andrea Mosley Monica Murray Robin Rae Maria Ramirez Paul Redmond **Bradford Stone** Ransey Vazque Shane Vercher Brent Wilhelmi Wendell Zulauf **52.5% SUPERVISING AGENT** Lora Beronja Christina Black Corwyn Boykins Matthew Burks **Doreen Busche** Jose Carvaia

Gurpreet Chahal Khurram Chohan Asenaca Chute Cameron Cimino Matthew Conrad Michael Copeland Kanyarat Crosbie Nathaniel Faber Elizabeth Godfrey Michael Goldston James Gooch Nathan Griswold Michael Grollimund Carl Hampton Fololeni Hansen **Paul Harmer** Casey Holley John Holstein David Hutchinson Faleseu Ieremia Laie Kaufusi Alanna Kidd Jennifer Kinder Ted Kolby Gabriel Langboung

Gaund Jenna M Jenny McCau Adelfa Parinas Brent Penno Ofa Pistor liamu Pula liam Radcli nah Talamaiyao pou Tavalea ancois Telfort ristopher T prist Vaki hn Velardo bert Werth Rebecca Willis







Ron had 23.6% growth in ALP over February last year. Outstanding!



Leaders growing leaders! PR Director Patti Morgan

Patti had positive lead growth of 645 leads in February. Good job!



## WHAT ARE YOU WAITING FOR?

## **OUR INTERNET REPUTATION IS IN** YOUR HANDS!

#### LEADERSHIP BONUS Qualifier SGA Amount

Ben Halali Taina Lameko **Justin Adams** Stephen Jubre Serah James Norman Sellen Simon Rolland

William Smith

Samuel Cohen

Stephen Hill

	\$40,739	Jatoft-Foti
	31,739	Steve Friedlander
	20,375	Simon Arias
y	17,671	Oldham-Bianchi
	17,376	Steve Friedlander
	16,557	Steve Friedlander
	14,901	Steve Friedlander
	14,589	Steve Friedlander
	14,274	Steve Friedlander
	13,939	Fred Hadayia

### **WORLD'S GREATEST BONUS**

Qualifier	Amount	SGA
Tone Munro	\$6,136	Steve Friedlander
Lily Tchen	4,017	Cohen-Cohen
Omarh Torio	3,640	Jatoft-Foti
Ryan Kendl	3,620	Altig-Orlovic
Gil Legarte	3,619	Jatoft-Foti
Mark Neilson	3,584	Altig-Orlovic
Viliamu Pula	3,552	Steve Friedlander
Alafou Tupuola	3,328	Steve Friedlander
Michal Majewski	3,226	Altig-Orlovic
Max Quasem	3,148	Cohen-Cohen

### **REINSTATEMENT BONUS**

Qualifier	Amount	SGA
Sami Mogannam	\$4,596	Jatoft-Foti
Frank Kolligian	1,658	Slav Bitman
Lance Martin	1,408	Surace-Smith
Olga Tsymbal	1,225	Josh Chalom
Bradley Weigand	1,208	Surace-Smith
James Larkin	1,131	Theodore Pappas
Richard Walus	1,100	Bob Olson
Nicole Johns	1,072	Oldham-Bianchi
John Serrano	1,043	Philip Prata
Ronald Rivera	987	Cohen-Cohen

### Bonus Total: **\$1,844,824**

Like us on Facebook: American Income Life Insurance Company (nearly half of all people in the US are active on Facebook)



Blogs: www.mylifeatail.com and www.mylifeatnilico.com (77 percent of internet users read blogs)

YOU have a vested interest. Take 10 minutes today: Follow, Like, Post.







Founder's Club February 2011 Qualify

**Outstanding Producers & PR Representatives:** 



**Terrence Asuncion** Jatoft-Foti Agency 2nd Qualification \$82,244 Net ALP 87.8 % Ret



**Mark Akler** Chalom Agency **1st Qualification** \$54,545 Net ALP 78.8 % Ret



**Viet Chung** Jatoft-Foti Agency **1st Qualification** \$105,450 Net ALP 85.3 % Ret



**Tone Munro** Friedlander Agency **1st Qualification** \$102,408 Net ALP 96.5 % Ret



**Rebecca** Nailis Jatoft-Foti Agency **1st Qualification** \$75,608 Net ALP 91.6 % Ret



**Ronald Rivera Cohen-Cohen Agency 1st Qualification** \$50,807 Net ALP 100.0 % Ret

#### **ROCK STAR FACTS:** Contracted 9/2/79 as an Ac In Florida Promoted to MGA 12/28/8 **Became member of Founder** Became SGA in NZ 5/9/95 Net ALP in 2010 \$12,478,419

Steve and his family arrived in New Zealand in March of 1995. He wrote his first policy to the salesman who sold them their first car. Steve says, "I told him. 'I'll buy the car if you buy a policy.' That policy is still on the books today after all these years.

The New Zealand operation has "mojo," according to Steve, which allowed the Agency to rise to the top in 2010. He says they all get along as one big extended family. In fact, many families actually work for him and seem to do the best. "What other company allows the true essence of a family business to be just that: a real family business, in which a husband, wife, and their children can work together, and spread the gospel of providing meaningful benefits to people that need it?"

Steve thinks another reason the Agency excelled in 2010 was due to personal challenges issued by some other managers and agents at last year's convention. "We don't accept the words 'second place' and 'failure' in our culture!' A word to the wise: be careful when you toss the gauntlet at the New Zealand office!

Looking ahead in 2011, Steve says previous records are made to be broken. "Second place is the first place to

lose. We can always do better, so we have another new challenge to show the world the New Zealand operation is a special organization to be part of. I am blessed to have the best family in the world and honoured to be surrounded with so many beautiful people that are living the words 'Opportunity Unlimited. I look forward to many more years of success, triumphs, fun, and great times.'

sca of the Year 2010

**iCongr atulations Steve!** 

You have always been one of the

most honorable agents that I have

person, and lim honored to know you

and have had the privilege of working

with you. You are in a class by

yourself! When I think of the people

that I love the most, you're always

in that groupî

Love,

**Bernard Rapoport** 

ever known. Youíre a dedicated

pril 1989 ìSt eve brings to mind the quote by Henry Ford that says, ëObstacles are what we see when we take our eyes off our goals.í Steve and his team never lost focus and thatis why the results are there.1 ñ Domenico Bertini

> *iCongr* atulations, Steve, on another record breaking year. Itis incredible to see what you have accomplished this year, and by raising the bar, shown all of us what is possible with **Opportunity Unlimited.î** ñ Fred Hadavia

iSt eve, you are such an inspiration for myself and others. It is so great to see our experienced SGAs, who have laid the foundation for new SGAs like me, leading this Company to new heights. You are a great person inside and out. Thanks for always making me feel welcome, and for all that you do to make this Company great! Congratulations and God Bless You!î ñ Simon Ar ias









**STEVE FRIEDLANDER** 

FRED HADAYIA



JOHN JATOFT

**ILIJA ORLOVIC** 





DAVID ZOPHIN

The American Income Life/National Income Life Executive Council is comprised of outstanding State General Agents with some of the most innovative minds in the Company. This hand-picked group of leaders serves as a think tank and a sounding board for developing and honing ideas to help guide our Company toward continued growth and prosperity.

TIM MCADAMS

The 2011 Executive Council met in Los Cabos, Mexico in March to discuss such topics as recruiting, training, retention, growth, and the Needs-Based Laptop Presentation. The Council acts as a bellwether for the upcoming spring SGA meeting, which will be held in Las Vegas in April.

This year's Council members are: Rick Altig, Simon Arias, Joe Diecedue, Don Foti, Steve Friedlander, Fred Hadayia, Rob Hay, John Jatoft, Tim McAdams, Ilija Orlovic, Theo Pappas, Tom Williams, and David Zophin.

Congratulations to our new Executive Council.





## Individual Producers

2. Mark

Neilson Provo, UT

Najlis San Jose, CA

14. Cherri

Nashville, TN

Xie





1. Tone Munro Auckland, NZ



7. Amanda Beyersdorff Cleveland, OH



13. Elias Hazen Cleveland, OH



19. Viliamu Pula Auckland, NZ









Lenix Cleveland, OH

9. Francois

Telfort Burlington, MA

15. Max

Fr

Quasem

Los Angeles, CA



4. Ryan

Kendl

10. Matthew

**Conrad** Cleveland, OH

16. Viet

Chung

San Jose, CA

Cleveland, OH \$15,398 Net ALP

Darron Hacker MGA

Surace-Smith SGA

5. Lily

Tchen Long Beach, CA



**Torio** San Jose, CA

17. Roghie

Toronto, ON

Hassan Loo

12. Gil Legarte Concord, CA

6. Alafou

Tupuola Auckland, NZ

February Production



18. Cecilia Asopardo Concord, CA

Lexington, KY

\$13,165 Net ALP

Ryan Neel MGA

T J Powers SGA





Haynes Pittsburgh, PA \$14,786 Net ALP Justin Adams MGA Simon Arias SGA

-

	F	ebruary Production							
	nk	Name	Net ALP	Net to Gross	Retention	Ŷ	A		лk
	Rank	Na	Ne	Ne	Be	MGA	SGA	1	Rank
	1	Tone Munro	\$38,000		96.5	Norman Sellen	Steve Friedlander	¢	*1.
	2	Mark Neilson	24,694		70.2	Nicholas Lorence	Altig-Orlovic		*2.
	3	Joshua Lenix	21,003		69.5	Michael Vasu	Surace-Smith		*3.
	4	Ryan Kendl	20,726		89.1	Nicholas Lorence	Altig-Orlovic	Q	*4.
	5	Lily Tchen	19,946		79.7	David Iriye	Cohen-Cohen		*5.
	6	Alafou Tupuola	19,599		68.8	Karen McQuoid	Steve Friedlander		*6.
	7	Amanda Beyersdorff	19,328		86.1	Amanda Beyersdorff	Surace-Smith		*7.
	8	Rebecca Najlis	19,118		91.6	Ben Halali	Jatoft-Foti		*8.
	9	Francois Telfort	18,999	100		Ryan Hall	Laura Fisher		*9.
	10	Matthew Conrad	18,822	98		Mathew Parks	Surace-Smith		*10.
	11	Omarh Torio	18,666		84.7		Jatoft-Foti		11.
	12	Gil Legarte	18,561		83.2		Jatoft-Foti		12.
	13	Elias Hazen	18,548		79.4	Darron Hacker	Surace-Smith		13.
	14 15	Bei Xie	18,357		74.0		Altig-Orlovic	al	14.
	16	Max Quasem	18,115		75.7	Dan Halali	Cohen-Cohen		15. 16.
	17	Viet Chung	17,741		85.3	Ben Halali	Jatoft-Foti	2	10.
		Roghie Hassan Loo	17,574		72.6	Byron Paz	Josh Chalom	t=	17.
	18	Cecilia Asopardo	17,289	88		Gil Legarte	Jatoft-Foti		19.
	19	Viliamu Pula	16,222	99	~~~~	Serah James	Steve Friedlander		20.
	20	Christian Napiza	15,888		83.2	Ben Halali	Jatoft-Foti		21.
5	21	Samson Adelufosi	15,430	100	83.4	Darman Haakar	Giglione-Ackerman		22.
Q.	23	Michael P. McGinnis	15,398	100		Darron Hacker	Surace-Smith		23.
	23 24	Osaiasi Vaka Daniel Johnson	15,264 15,103	98	71.5	William Smith Patrick Bendure	Steve Friedlander Surace-Smith		24.
	24	Evan Wicklund	15,086		74.3	Bobby Gujral	Altig-Orlovic		25.
	25	Kelly Ryan	15,080	99	74.5	Patrick Bendure	Surace-Smith		26.
	27	Robert Ulreich	14,815	33	85.3	T affick Defidure	Jatoft-Foti		27.
5	28	Aaron Haynes	14,786	88	05.5	Justin Adams	Simon Arias		28.
<b>U</b>	29	Samantha Chui	14,682	00	80.7	Samantha Chui	Matthew Hogan		29.
	30	Ross Ewen	14,631		76.9		Scott Rehberg		30.
	31	Hunter Houvener	14,629		69.5	Daniel Toshner	Altig-Orlovic	•	31.
	32	Ryan Fickert	14,619	94		Patrick Bendure	Surace-Smith	1	32.
	33	Scott Davis	14,578		85.3	Scott Davis	Simon Arias		33.
	34	Matt Flores	14,548		84.3		Cohen-Cohen		34.
	35	Jovani Chappel	14,444	85		Justin Adams	Simon Arias		35.
	36	Terrence Asuncion	14,022		87.8	Ernesto Magat	Jatoft-Foti	Ď	36.
	37	Thomas Tulowiecki	13,996		83.3	Hal Herman	Oldham-Bianchi		37.
	38	Isabel Pereira	13,993	92		Daniel Orr	Imran Satti		38.
	39	Ofa Pistor	13,901	100		Taina Lameko	Steve Friedlander		39.
	40	Randolph Souliers	13,897		79.8	Eric Labossiere	Altig-Orlovic		40.
	41	Roger Weisman	13,854		86.3	Stephen Jubrey	Oldham-Bianchi		41.
	42	Lou Utumapu	13,554		76.8	Stephen Hill	Steve Friedlander		42.
	43	Kayla Chavez	13,497		79.7	Ben Halali	Jatoft-Foti		43.
	44	Dominic Park	13,482	93		Mark Glazer	Theodore Pappas		44.
	45	Samvel Tigranyan	13,363		70.9	Erik Graham	Cohen-Cohen		45.
•	46	Steve Marker	13,320		77.2	Troy Plummer	Altig-Orlovic-Hay	1	46.
6	47	Matt Sklarz	13,165	100		Ryan Neel	T J Powers		47.
	48	Tevita Tupouniua	13,105		86.6	Norman Sellen	Steve Friedlander		48.
	49	Jorell Washington	13,096		77.0		Joseph Diecedue	ł	49.
	50	Mary Kerehoma	13,073	100		William Smith	Steve Friedlander		50.
	Al	L TIME RECORD: OF	A TUPOUNIU	A \$87	,000 N	let ALP			A

18 Spotlight March 2011 Make the Difference

#### YTD Production

	۵	ALP	Net to Gross	ntion		
	Vame	Net A	Vet to	Retention	MGA	SGA
	Tone Munro	\$57,894		96.5	Norman Sellen	Steve Friedlander
	Gil Legarte	44,492		83.2	Gil Legarte	Jatoft-Foti
	Viliamu Pula	42,264	99		Serah James	Steve Friedlander
	Cecilia Asopardo	40,588	88		Gil Legarte	Jatoft-Foti
-	Lily Tchen	39,207		79.7	David Iriye	Cohen-Cohen
	Rebecca Najlis	38,968		91.6	Ben Halali	Jatoft-Foti
	Amy Shui	35,590		71.4		Giglione-Ackerman
	Alafou Tupuola	34,994		68.8	Karen McQuoid	Steve Friedlander
	Matt Flores	34,173		84.3		Cohen-Cohen
	Max Quasem	32,200		75.7		Cohen-Cohen
	Christian Napiza	32,197		83.2	Ben Halali	Jatoft-Foti
	Osaiasi Vaka	32,150	98		William Smith	Steve Friedlander
	Viet Chung	32,148		85.3	Ben Halali	Jatoft-Foti
•	Ross Ewen	31,829		76.9		Scott Rehberg
	Kyle Wrobel	31,031		75.7	Michael Vasu	Surace-Smith
	Joshua Lenix	30,848		69.5	Michael Vasu	Surace-Smith
	Elias Hazen	30,176		79.4	Darron Hacker	Surace-Smith
	Roghie Hassan Loo	30,111		72.6	Byron Paz	Josh Chalom
	Ryan Kendl	29,670		89.1	Nicholas Lorence	Altig-Orlovic
	Erez Shabtay	28,842		90.1		Cohen-Cohen
	Maria Duarte	28,401	89		Ben Halali	Jatoft-Foti
	Robert Ulreich	28,272		85.3		Jatoft-Foti
	Mark Neilson	28,216		70.2	Nicholas Lorence	Altig-Orlovic
	Randolph Souliers	27,561		79.8	Eric Labossiere	Altig-Orlovic
	Mark Akler	27,272		78.8	Byron Paz	Josh Chalom
	Ronald Rivera	27,232		100.0		Cohen-Cohen
	Lesina Ah Sue	27,038		74.5	Stephen Hill	Steve Friedlander
	Kristy Nguyen	26,926	91		Ernesto Magat	Jatoft-Foti
	Francois Telfort	26,772	100		Ryan Hall	Laura Fisher
	Amanda Beyersdorff	26,300		86.1	Amanda Beyersdorff	Surace-Smith
	Terrence Asuncion	26,127		87.8	Ernesto Magat	Jatoft-Foti
	Matthew Conrad	26,068	98		Mathew Parks	Surace-Smith
	Filipo Havili	25,807		79.6	Lorenzo Lameko	Steve Friedlander
•	Ali Zaidi	25,785	91		Jason Bratin	Theodore Pappas
	Kelly Ryan	25,753	99		Patrick Bendure	Surace-Smith
	Brent Penno	25,752	89		Eric Labossiere	Altig-Orlovic
	Ivana Ofakineiafu	25,736		80.6	Stephen Hill	Steve Friedlander
	Ofa Pistor	25,557	100		Taina Lameko	Steve Friedlander
	Samantha Chui	25,088		80.7	Samantha Chui	Matthew Hogan
	Jovani Chappel	24,785	85		Justin Adams	Simon Arias
•	Wendy Ornelas	24,725	91		Maria Greene	Jatoft-Foti
	Bruce Tan	24,697		76.4	Christopher Clark	Altig-Orlovic
	Hector DelToro	24,265	91		Ben Halali	Jatoft-Foti
•	Samvel Tigranyan	23,916		70.9	Erik Graham	Cohen-Cohen
	Nicholas Walsh	23,851	89		Nicholas Walsh	Altig-Orlovic
•	Dustin Surace	23,841		85.4	Ryan Vopat	Surace-Smith
	Bei Xie	23,341		74.0		Altig-Orlovic
	Steve Marker	23,059		77.2	Troy Plummer	Altig-Orlovic-Hay
	Roger Weisman	22,853		86.3	Stephen Jubrey	Oldham-Bianchi
	Evan Wicklund	22,813		74.3	Bobby Gujral	Altig-Orlovic

ALL TIME RECORD: OFA TUPOUNIUA \$392,550 Net ALP

## Supervising Agents



1. Kristy Nguyen Concord, CA



2. Tevita Tupouniua Auckland, NZ



3. Henry Briggs Auckland, NZ



4. Bryon Welch Auckland, NZ



5. Jeremie **Dupuis** Halifax, NS

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA		Rank
1.	Kristy Nguyen	\$29,226	\$33,227	88		Ernesto Magat	Jatoft-Foti	¢	*1
2.	Tevita Tupouniua	28,815	41,921	97		Norman Sellen	Steve Friedlander		2
3.	Henry Briggs	24,753	26,954	97		Taina Lameko	Steve Friedlander		3
4.	Bryon Welch	24,750	30,898	98		Sara Welch	Steve Friedlander	Ì	4
5.	Jeremie Dupuis	23,612	22,734	91		Daniel Orr	Imran Satti	L	5
6.	Afuiva Vaai	21,021	20,637	89		Taina Lameko	Steve Friedlander		6
7.	Travis Picklesimer	18,810	38,276	86		Darron Hacker	Surace-Smith		7
8.	Colleen Devine	17,769	19,827		72.0	Daniel Orr	Imran Satti		8
9.	Val Aiono	16,958	20,701	97		Theresa Setefano	Steve Friedlander	H	9
10.	Christopher Newman	16,831	23,908	88		Michael Vasu	Surace-Smith		10
A	LL TIME RECORD: KRIS	TY NGUY	EN \$121,9	60 1s	t Six N	/lo Agt			

ALL TIME RECORD: KRAIG JILGE \$186,373 Net ALP

February Production

Rank Name

SGA

Jatoft-Foti

Steve Friedlander

Steve Friedlander

Steve Friedlander

Surace-Smith

Jatoft-Foti

Simon Arias

Steven DiChiaro

**Steve Friedlander** 

Steve Friedlander

Oldham-Bianchi

Steve Friedlander

Steve Friedlander

Steve Friedlander

**Theodore Pappas** 

Surace-Smith

Simon Arias

Michale Romeo Oldham-Bianchi

Surace-Smith

Simon Arias

Afu He Br Kr Те Je Ste

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General Agents





1. Kraig **Jilge** San Jose, CA



6. Karen Gagarin San Jose, CA



Vaki

7. Aaron Parks Pittsburgh, PA



Aholoka

8. Matthew Turnquist Greenwood

Village,CO



Kanongataa Auckland, NZ





9. Seini Mafi Auckland, NZ 5. Dustin

Dunlap Columbus, OH



10. Ofa Tupouniua Auckland, NZ

0	February Production	- wi				
	cordary r roddetion					
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA
1.	Kraig Jilge	\$62,246	\$117,106		70.7	Ben Halali
2.	Mapa Vaki	58,519	70,970	94		Taina Lameko

35,772 88

2.	Mapa Vaki	58,519	70,970	94		Taina Lameko
3.	Sione Aholoka	49,930	58,269	97		Serah James
4.	Sione Kanongataa	49,274	55,107	95		Serah James
5.	Dustin Dunlap	38,845	54,233		69.4	Patrick Bendure
6.	Karen Gagarin	36,947	52,821		80.1	Ernesto Magat
7.	Aaron Parks	36,438	43,338		72.3	Justin Adams
8.	Matthew Turnquist	35,017	47,904	86		Javier Sandoval
9.	Seini Mafi	34,572	42,423	98		Taina Lameko
10.	Ofa Tupouniua	33,750	50,664	89		Norman Sellen
11.	Andrea Nichols	33,282	51,936		78.6	Stephen Jubrey
12.	Daniel Walton	31,844	50,154		75.0	Patrick Bendure
13.	Brian Welsh	31,288	35,760		71.0	Justin Adams
14.	Steven Cox	28,869	33,651	96		Simon Rolland
15.	Sosefo Petelo	26,894	48,765	95		Lorenzo Lameko
16.	John Setu	26,838	32,280	97		Simon Rolland
17.	Kyle Wrobel	26,176	61,201	95		Nicholas Zangardi
18.	Derron Alexander	26,004	36,868	96		Jason Bratin
19.	Ronald Rennich	23,931	34,598		84.9	Matthew Diulus

20. Matthew Ficarra 22,953 ALL TIME RECORD: SITA PEREIRA \$244,444 1st Six Mo Agt

ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

#### **YTD Production**

	lo Ag		Gross	Ē			
	1st Six Mo	Net ALP	Net to G	Retention	MGA	SGA	
uiva Vaai	\$49,993	\$49,608	89		Taina Lameko	Steve Friedlander	
enry Briggs	45,944	54,191	97		Taina Lameko	Steve Friedlander	
ryon Welch	45,458	58,661	98		Sara Welch	Steve Friedlander	
risty Nguyen	42,509	69,711	88		Ernesto Magat	Jatoft-Foti	
evita Tupouniua	40,513	62,537	97		Norman Sellen	Steve Friedlander	
eremie Dupuis	36,003	36,798	91		Daniel Orr	Imran Satti	
even Rotherforth	35,389	56,099		78.2	Stephen Jubrey	Oldham-Bianchi	
olleen Devine	34,047	36,634		70.0	Daniel Orr	Imran Satti	
herie Adams	28,680	49,330	87		Harmandus Buckle	Bob Olson	
al Aioo	27,364	36,424	97		Theresa Setefano	Steve Friedlander	

ALL TIME RECORD: KRAIG JILGE \$501,643 1st Six Mo Agt ALL TIME RECORD: KRAIG JILGE \$959,675 Net ALP

#### **YTD Production**

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Sione Kanongataa	\$136,812	\$177,392	95		Serah James	Steve Friedlander
*2.	Mapa Vaki	130,949	165,314	94		Taina Lameko	Steve Friedlander
*3.	Sione Aholoka	120,313	136,881	97		Serah James	Steve Friedlander
*4.	Kraig Jilge	105,827	180,816		70.7	Ben Halali	Jatoft-Foti
*5.	Matthew Turnquist	78,959	94,909	86		Javier Sandoval	Steven DiChiaro
6.	Seini Mafi	67,597	82,614	98		Taina Lameko	Steve Friedlander
7.	Dustin Dunlap	64,921	90,181		69.4	Patrick Bendure	Surace-Smith
8.	Karen Gagarin	63,753	101,072		80.1	Ernesto Magat	Jatoft-Foti
9.	Loretta Ekeroma	62,450	103,562	91		Lorenzo Lameko	Steve Friedlander
10.	Steven Cox	61,036	72,346	96		Simon Rolland	Steve Friedlander
11.	Brian Welsh	53,874	71,750		71.0	Justin Adams	Simon Arias
12.	Andrea Nichols	51,632	81,345		78.6	Stephen Jubrey	Oldham-Bianchi
13.	Sosefo Petelo	45,504	84,334	95		Lorenzo Lameko	Steve Friedlander
14.	Aaron Parks	45,132	62,133		72.3	Justin Adams	Simon Arias
15.	John Setu	44,415	56,888	92		Simon Rolland	Steve Friedlander
16.	Daniel Walton	44,088	75,171		75.0	Patrick Bendure	Surace-Smith
17.	Ofa Tupouniua	43,772	80,009	89		Norman Sellen	Steve Friedlander
18.	Kyle Wrobel	40,273	110,435	95		Nicholas Zangardi	Surace-Smith
19.	Derron Alexander	38,893	57,250	96		Jason Bratin	Theodore Pappas
20.	William Parmeter	38,494	80,099		72.1	Hal Herman	Oldham-Bianchi
A	LL TIME RECORD:	TAINA LAM	EKO \$1,319	9,496	1st Six	k Mo Agt	

ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

## Master General Agents



1. Taina Lameko Auckland, NZ



Bendure Colulmbus, OH



3. Justin

Adams Pittsburgh, PA

4. Stephen

Jubrey Rochester, NY



10. Javier Sandoval

5. Serah

James Auckland, NZ

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA		Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Taina Lameko	\$144,246	\$172,795		68.3	Steve Friedlander	¢	*1.	Taina Lameko	\$355,206	\$418,797		68.3	Steve Friedlander
2.	Patrick Bendure	94,791	215,314		72.0	Surace-Smith		*2.	Serah James	170,239	226,401		70.1	Steve Friedlander
3.	Justin Adams	84,546	100,258		68.5	Simon Arias		*3.	Patrick Bendure	157,175	334,347		72.0	Surace-Smith
4.	Stephen Jubrey	75,571	186,028		74.7	Oldham-Bianchi		*4.	Stephen Jubrey	137,750	331,665		74.7	Oldham-Bianchi
5.	Serah James	74,882	94,391		70.1	Steve Friedlander	1	*5.	Jason Bratin	130,037	175,773		73.1	Theodore Pappas
6.	Jason Bratin	71,340	99,269		73.1	Theodore Pappas		6.	Justin Adams	129,003	165,039		68.5	Simon Arias
7.	Ben Halali	67,624	291,770		71.0	Jatoft-Foti		7.	Javier Sandoval	119,288	148,553		71.8	Steven DiChiaro
8.	Matthew Parks	65,670	86,253		70.3	Surace-Smith		8.	William Smith	115,413	114,158		68.8	Steve Friedlander
9.	Michael Vasu	63,267	155,455		71.6	Surace-Smith		9.	Matthew Parks	111,556	146,758		70.3	Surace-Smith
10.	Javier Sandoval	61,254	81,169		71.8	Steven DiChiaro		10.	Ben Halali	111,433	490,054		71.0	Jatoft-Foti
11.	Levar Morgan	55,787	69,727		71.6	Theodore Pappas		11.	Simon Rolland	105,259	138,551		73.0	Steve Friedlander
12.	Samuel Cohen	51,660	97,703		69.3	Fred Hadayia		12.	Levar Morgan	100,325	114,987		71.6	Theodore Pappas
13.	Stephen Hill	50,038	128,111		77.5	Steve Friedlander	٣	13.	Michael Vasu	96,035	272,354		71.6	Surace-Smith
14.	Matthew Diulus	46,571	62,562		75.6	Simon Arias		14.	Stephen Hill	94,185	276,993		77.5	Steve Friedlander
15.	Simon Rolland	43,009	54,476		73.0	Steve Friedlander		15.	Samuel Cohen	83,077	163,281		69.3	Fred Hadayia
16.	Michael Romeo	40,751	68,389	88		Oldham-Bianchi		16.	Robert Kanaan	77,044	67,138	87		Imran Satti
17.	Darron Hacker	40,086	91,117		74.4	Surace-Smith	È	17.	Michael Romeo	76,765	133,422	88		Oldham-Bianchi
18.	Ernesto Magat	36,947	74,990		79.8	Jatoft-Foti		18.	Mark Glazer	70,604	85,625	94		Theodore Pappas
19.	Robert Kanaan	36,837	37,935	87		Imran Satti		19.	Harmandus Buckle	68,123	110,651		70.2	Bob Olson
20.	Mark Glazer	35,966	48,400	94		Theodore Pappas		20.	Matthew Diulus	66,597	78,406		75.6	Simon Arias
A	LL TIME RECORD: JEFF	RIBMAN \$3	26.483 1st 5	Six Mo A	Aat			Α	LL TIME RECORD: ST	EPHEN HILL \$	2 476 896 1st	Six Mo A	Aat	

ALL TIME RECORD: BEN HALALI \$414,351 Net ALP

February Production

February Production 1st Six Mo Agt Net ALP Ċ Rank Name to SGA Зe ~ ñ 1. Taina Lameko \$357,638 \$521,251 72.9 Steve Friedlander \*1. Tai 2. Brett Gryska \*2. Br 167,132 329,476 70.1 Oldham-Bianchi 3. Be 155,910 438,303 73.2 Jatoft-Foti 4. Ste 134,232 302,363 72.4 Surace-Smith 5. Lo 130,989 185,451 69.5 Simon Arias 6. Pa 235,045 123,036 77.1 Steve Friedlander 118,752 213,104 80.7 Simon Arias 7. Jus 8. Jas 95,743 134,812 Theodore Pappas 73.1 9. Th 9. Michael Vasu 88,604 247,078 69.2 Surace-Smith 10. Rot 10. Bo Gentile 86,320 172,834 97 Williams-Zophin ALL TIME RECORD: TAINA LAMEKO \$623,266 1st Six Mo Agt



6. Jason Bratin



7. Ben Halali

8. Matthew Parks



Cleveland, OH Greenwood Village, CO

Regi	onal Ge	neral Ag	ents



1. Taina Lameko



2. Brett Gryska Rochester, NY

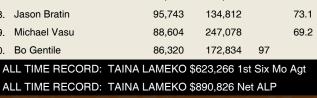


4. Patrick 3. Ben Halali Concord, CA Bendure



5. J Ad

		3.	Ben Halali
2		4.	Patrick Bend
		5.	Justin Adam
		6.	Stephen Hill
		7.	Thomas Ven
ustin	56	8.	Jason Bratin
lams	/		



#### **YTD Production**

ALL TIME RECORD: BEN HALALI \$3,364,819 Net ALP

#### **YTD Production**

	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
ina Lameko	\$916,502	\$1,322,877		72.9	Steve Friedlander
rett Gryska	281,933	584,463		70.1	Oldham-Bianchi
en Halali	255,358	759,332		73.2	Jatoft-Foti
ephen Hill	231,657	469,061		77.1	Steve Friedlander
orenzo Lameko	206,320	314,001		69.1	Steve Friedlander
atrick Bendure	205,060	466,444		72.4	Surace-Smith
istin Adams	204,883	297,975		69.5	Simon Arias
ison Bratin	180,122	238,844		73.1	Theodore Pappas
nomas Vena	169,181	332,603		80.7	Simon Arias
obert Kanaan	138,899	195,148	87		Imran Satti

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt ALL TIME RECORD: TAINA LAMEKO \$7,822,932 Net ALP

## State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective, and the top Net ALP Producer in both the Start Up and Rookie Categories. YTD winners for Categories I-VIII will be recognized at convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Jim

Surace-Smith

Simon Arias

Steve Friedlander

**Theodore Pappas** 

**Steven DiChiaro** 

**Steve Friedlander** 

**Theodore Pappas** 

**Steven DiChiaro** 

Rookie and Start Up SGAs must be in this category for

a minimum of 6 months to compete for YTD awards.

Simon Aria

Surace

CATEGORY

bruary

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IV

IV

do



Marcus Smith CATEGORY I

б

70.7

73.7

76.3

73.9

69.1

ř

73.7

76.3

73.9

69.1



CATEGORY II

Six Mo

1st Agt

\$346,332

607,377

\$256,691

\$169,817

\$150,088

Six Mo

1st Agt

\$383,638

\$313,826

\$312,197

\$1,334,466

Theodore Pappas CATEGORY III

1st Six Mo Obj

\$360,000

563,000

\$182,000

\$135,000

\$109,000

Six Mo

1st Obj

\$1,126,000

\$364,000

\$270,000

\$218,000

% of 1st Six Mo Obj

96%

108%

141%

126%

138%

Si

% of 1st Mo Obj

119%

105%

116%

143%



% Net / Growth

36%

20%

88%

63%

28%

Net / rowth

% ľ Gro

50%

48%

71%

32%

132%

128%

229%

189%

166%

169%

154%

188%

175%

Steven DiChiaro CATEGORY IV





Public Relations

CATEGORY Lodi, CA

1. Robin Andrade CATEGORY II Malden, MA



2. Jessica

Ingerick

CATEGORY II Arlington, VA



1. Mario

CATEGORY III Auckland, NZ

Soljan

2. Mark

Oakley, CA

Gagliardi CATEGORY I



2. Katherine Kidder CATEGORY III



2. Kate

Langthorn CATEGORY IV Ewa Beach, HI

<u>0</u>



Sean

Lockrem

Missoula, MT



Public Relations categories are as follows: Category

4,000,000 to 6,499,999 Under 4.000.000

ROOKIE: Reps with 2010 Hire Date ICEBREAKER: Reps with 2011 Hire Date









Chuck Hill Lodi, CA

Population over 8.500.000 6,500,000 to 8,499,999



## **Jeremy Welch**

\$69,413 \$51,271 1st Six Mo Agt



### Sabrina Lloyd

Net ALP \$43,419 \$23,413 1st Six Mo Agt

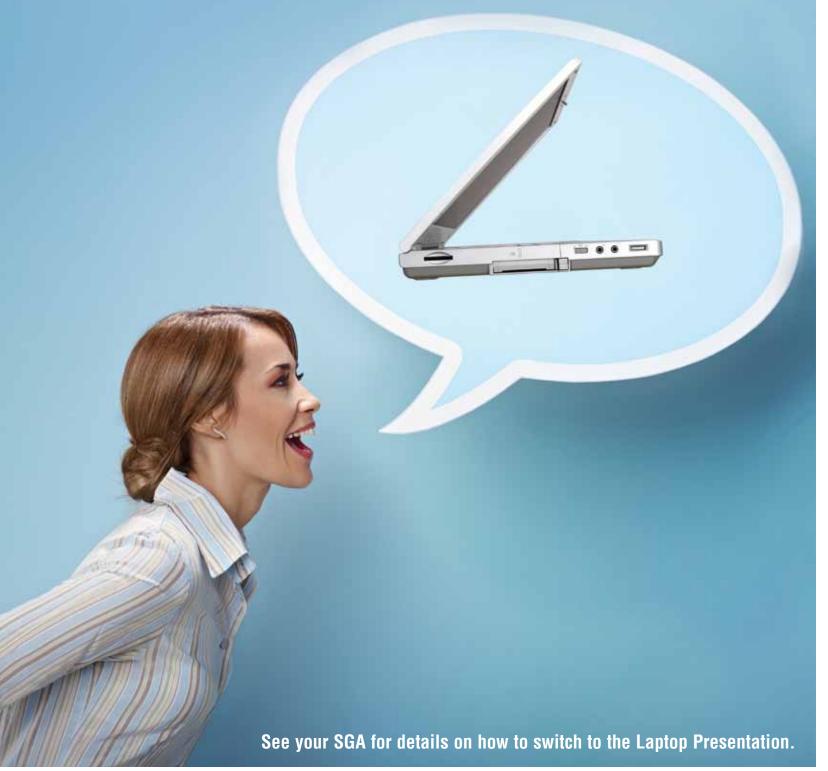
Category	Rank	Name	Production in Cards	Territory
1	1.	Chuck Hill	9,238	Northern California/Debbie Enstedt
	2.	Mark Gagliardi	1,759	Northern California/Debbie Enstedt
	3.	Kathleen Loughran-Pappas	1,574	New York City/Susan Fuldauer
	4.	Malka Arony	1,429	Arizona/Rachelle Valdez
	5.	Larry Lozano	1,421	Northern California/Debbie Enstedt
Ш	1.	Robin Andrade	1,643	Massachusetts/Laurie Onasch
	2.	Jessica Ingerick	1,022	Virginia/Laurie Onasch
	3.	Bernard Weaver	899	Pennsylvania/Tim Farr
	4.	Tracy Little	862	Orlando/Patti Morgan
	5.	Erica Dalager	665	Minnesota/Laurie Onasch
Ш	1.	Mario Soljan	1,489	Steve Friedlander
	2.	Katherine Kidder	1,298	Pennsylvania/Tim Farr
	3.	David Blaisdell	1,215	Tennessee/Patti Morgan
	4.	Dee Hettinger	678	Kansas/Patti Morgan
	5.	George Murry	652	Alabama/Patti Morgan
IV	1.	Darrell Dorey	2,397	Maritimes/Debbie Enstedt
	2.	Kate Langthorn	2,287	Hawaii/Rachelle Valdez
	3.	Sean Lockrem	1,346	Montana/Rachelle Valdez
	4.	Sarah Dufrechou	1,315	Arkansas/Patti Morgan
	5.	Sue Akers	973	Nebraska/Rachelle Valdez
ookie	1.	Sean Lockrem	1,346	Montana/Rachelle Valdez
anager	1.	Chuck Hill	+ 8,653	Debbie Enstedt
	2.	Billy Sauers	+ 2,771	Susan Fuldauer
	3.	Beth Farm	+ 2,150	Patti Morgan

#### ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

1	*1.	Chuck Hill	10,919	Northern California/Debbie Enstedt
	*2.	Malka Arony	8,946	Arizona/Rachelle Valdez
	3.	Mark Gagliardi	5,608	Northern California/Debbie Enstedt
	4.	Susan Gilbert	4,189	Chicago/Laurie Onasch
	5.	Chris Jones	2,920	Michigan/Tim Farr
Ш	*1.	Robin Andrade	3,875	Massachusetts/Laurie Onasch
	*2.	Bernard Weaver	3,180	Pennsylvania/Tim Farr
	3.	Jessica Ingerick	2,676	Virginia/Laurie Onasch
	4.	Erica Dalager	2,119	Minnesota/Laurie Onasch
	5.	George Farenthold	2,024	New York State/Tim Farr
ш	*1.	Lou Nell Busby	3,005	Kentucky/Susan Fuldauer
	*2.	Katherine Kidder	2,725	Pennsylvania/Tim Farr
	3.	David Blaisdell	2,710	Tennessee/Patti Morgan
	4.	Mario Soljan	2,086	Steve Friedlander
	5.	Cheryl Cook	1,955	Pennsylvania/Tim Farr
IV	*1.	Sandra Knapp	4,029	Wisconsin/Laurie Onasch
	*2.	Laurie Gruber	3,929	Wisconsin/Laurie Onasch
	3.	Kate Langthorn	2,855	Hawaii/Rachelle Valdez
	4.	Darrell Dorey	2,815	Maritimes/Debbie Enstedt
	5.	Sarah Dufrechou	2,628	Arkansas/Patti Morgan

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

## The Needs-Based Laptop Presentation...



## *Effectively communicating our products has never been so simple!*







Scott Smith Executive Vice President & Chief Marketing Officer

## The Platinum Rule

Everyone knows the Golden Rule — "Do unto others as you would have them do for you." At the Executive Council Meeting, I was talking on the side to Rick Altig, who told me about the Platinum Rule. He said he and his mom, Sharon Altig Smith, who is a lifelong American Incomer in her own right, and Ilija Orlovic were in conversation when they jointly\* came up with the Platinum Rule — "Do more for others than you would have them do for you."

\*I say "jointly" but I happen to know Rick's mom personally and am willing to bet she should get the credit.

Can you believe the earth is billions of years old and it took that long to come up with such a profound thought? It almost makes the Golden Rule seem inadequate or self-serving. If applied by all, the Platinum Rule could obviously change the world, but it would first need to be implemented in our own daily acts.

Let's start with your position as an Agent for American Income Life and National Income Life. Under the Golden Rule, you deliver a first-rate presentation, clearly outlining available coverage to provide for the future security of your customers and their loved ones. Under the Platinum Rule, you would assume their acceptance of the coverage you are offering because you believe so much in both the product you sell and the customer's need for it. It would be automatic.

As a sales leader in the Company, under the Golden Rule, you are willing to invest time into others providing them with Opportunity Unlimited. Under the Platinum Rule, you make a personal commitment to mentoring others to ensure their success. You make it personal.

As a Public Relations Lead Specialist, you generate leads for the sales force, and you participate in the cause of the working family.

Under the Platinum Rule, you begin everyday knowing that you have the opportunity to make the difference in the individual lives of those you sign through no-cost AD&D insurance, and ultimately their custom benefits package.

If you're a member of our world-class home office team, well, you already live the Platinum Rule when it comes to servicing our policyholders and prospects. You're already the best. Now you have a name for your actions: The Platinum Rule.

"Do more for others than you would have them do for you." How cool is that? It is no longer enough to do what you once would have considered adequate. Now you have the beautiful challenge of going one step further. Imagine the friends you will make along the way. Everyone likes to think they can change the world, but too little focus is placed upon changing oneself. After all, if you change who you are, hasn't the world changed too?

Rick, Ilija, and Sharon — you have made a difference. Thanks!

## Slippery when wet! (Rock carefully)



#### 2012 Convention

May 22 - 25

Stay in the Hard Rock Hotel and Casino located in Punta Cana! For complete Convention Qualifications, go to: www.ailife.com/arc/spotlight.aspx

Hord Rock

## Total: \$693,305

Bonus .

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier I	Bonus
Ben Halali	\$40,739	Siupeli Tuitupou	\$3,209	Tiffany Rovinski	\$1,502	Zachary Richardson	\$645
Taina Lameko	31,739	Kilisimasi Sega	3,208	Michael Matteo	1,474	Richard Sprigg	632
Justin Adams	20,375	Mark Glazer	3,169	Mark Corkrean	1,467	Mitch Duplantis	620
Stephen Jubrey	17,671	Eric LaBossiere	3,132	Andrew Aaron	1,443	Seini Mafi	605
Serah James	17,376	Marco Aguilar	3,128	Brian Welsh	1,393	Alon Fischer	599
Norman Sellen	16,557	Mapa Vaki	3,124	Tevita Tupouniua	1,353	Ryan O'Malley	596
Simon Rolland	14,901	Michael Williams	3,096	Jarred Sykes	1,350	Barbara Corigliano	589
William Smith	14,589	Christine Moulton	3,061	Denise Kendall	1,349	Donna Tremaine	584
Stephen Hill	14,274	Aaron Parks	2,916	Derek Wiens	1,343	Maureen Brunet-Forchill	i 583
Samuel Cohen	13,939	David Iriye	2,896	Asa Davis	1,324	Benjamin Ainscough	580
Matthew Parks	11,697	Kathryn Chaisson	2,854	Charles Mickens	1,303	Bradley Gray	572
Lorenzo Lameko	11,279	Peter Chung	2,670	Aaron Singer	1,290	Moswen Taylor	572
Patrick Bendure	11,080	Jason Adamo	2,598	Sione Kanongataa	1,280	Ala Awad	567
Ernesto Magat	9,697	Andrea Nichols	2,597	Brett Gryska	1,231	Tevita Liutai	567
Matthew Diulus	9,326	Ronald Trombetta	2,580	Travis Picklesimer	1,223	Heather Gillham	564
Javier Sandoval	9,025	Michael Mandella	2,517	Roger Fung	1,216	Matthew Turnguist	564
Levar Morgan	8,924	Kyle Klipp	2,492	Bryon Welch	1,170	Marisa Rodney	561
Daniel Orr	8,911	Joshua Goodman	2,476	Ryan Bisanz	1,115	Natalie Wagner	560
Jason Bratin	8,788	Garret Kun	2,197	William Rappe	1,108	Jeanette Lancaster	554
Michael Romeo	8,686	Ryan Vopat	2,171	Henry Briggs	1,102	Craig Baxter	542
Harmandus Buckle	8,646	Henry Ingraham	2,163	Jeremie Dupuis	1,089	Darren Miller	537
Michael Vasu	8,261	Karen Gagarín	2,086	Afuiva Vaai	1,087	Ronald Starr	527
Darron Hacker	7,623	Natalie Soboleva	2,066	Colleen Devine	1,070	Justin Sally	525
Kraig Jilge	7,287	Evan Wicklund	1,988	Kellen Cuttance	1,040	Anaise Moonia	523
Marisa Willgruber	7,258	Carlo Bonifazi	1,971	Jonathan Rightler	927	Derron Alexander	522
Timothy Matteson	6,816	Mark Gorman	1,920	Nicholas Engrav	904	Matthew Court	522
Byron Paz	6,720	Tim Schroeder	1,911	Scott Davis	903	Vatapuia Vavau	517
Hal Herman	6,588	Jessica Wilhite	1,910	Michael Benney	891	Corey Neff	515
Casey Kunash	6,345	Ofa Tupouniua	1,899	Darrell Jones	865	Jason Lassic	514
Haoyu Xu	5,828	Caleb Douce	1,885	Phillip Jenkins	853	Nicole Johnson	513
Karen McQuoid	5,657	Juan Cardona	1,882	Jovani Chappel	846	Andrew Helgeson	502
Bobby Gujral	5,258	Thomas Vena	1,882	Christopher Hintz	821	Keith Bryan	492
Theresa Setefano	5,110	Ashlynn Orng	1,873	Erik Graham	818	Justin Smith	491
Doreen Ryan-Foti	5,011	Cara DeFiore	1,856	Steven Rotherforth	794	Daniel Bauer	487
Zachary Hart	4,851	Samantha Chui	1,850	Michael Clemente	772	Kiet Truong	470
Richard Correa	4,772	Loretta Ekeroma	1,837	Wes Elder	771	Jonathan Santiago	469
Robert Kanaan	4,671	Kenneth Greer	1,766	Heather Rowell	769	Jason Watson	467
Ronnell Burns	4,639	Troy Plummer	1,727	Patrick Robitaille	750	Randall Cook	467
Dmitriy Kagan	4,444	Alexandra Graham	1,687	Souleymane Bah	747	Elias Hazen	464
James Allen	4,257	Mathew Mealey	1,666	David Wang	731	Michael Collins	460
Sara Welch	4,145	Daniel McQuoid	1,647	Patrick Moran	728	Debra Hunter	458
Yvonne Zarathustra	4,094	Sosefo Petelo	1,637	Ryan Stenglein	726	Greg Stewart	457
Lucky Faaitiiti	3,987	Matthew Ficarra	1,630	Brian Allt	726	Abdilmajid Ibrahim	449
Sione Aholoka	3,937	Barry Dillah	1,626	Mark Danner	724	Kelly Bunyard	445
Luay Ghawi	3,859	John Setu	1,610	Olga Tsymbal	724	Mack Doby	445
Danielle Jankowski	3,730	Jeffory Churchfield	1,573	Richard Lepis	715	Bridgette Scrivani	443
Michael McIntosh	3,729	Kristy Nguyen	1,575	Keni Patterson	699	Kirk Waters	444.
Allen Nelson	3,677	Ronald Rennich	1,555	William Parmeter	692	Sally Wilson	
						-	442
Maria Greene	3,468	Tracy Haden Evan Holzhauer	1,539	Rita Charles	686	Ashley Jones	434
Jonathan Emura	3,318		1,528	Michael Phillips	682	Natalie Linker	431
Christopher Jordan Ryan Neel	3,269 3,231	Phillip Rigoli Steven Cox	1,528 1,515	Sale Papu Lesina Ah Sue	679 670	Richard Barbour Dustin Dunlap	428 426

# Bonus

					ALC: NOT		
Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus ᇕ		
I-Perfection Harris	\$426	Baylee Burrowes	\$353	Andrew Dailey	\$312	Daven Hermosura	\$255
Tiffany Curley	420	Alberto Alcala	352	Solomua Tavoi	311	Neal Gunn	252
Hyungjun Kae	418	Jaqueline Bacalso	350	Filipo Havili	307	Erik Boyd	251
Richard Lyddon	414	Joshua Fiehrer	348	Lodean Glenn	304	Kelly Thrush	247
Michael Laramie	405	Caitlin Gray	344	Breanna Newkirk	301	Dina Cobos	246
John Franklin	401	David Rockway	344	Isaac Soussana	291	Anita Ferris	241
Gregory VanSuch	398	James Keefer	342	Alafou Tupuola	290	Thomas Yarbrough	240
Casey Peavey	395	Lleison Martinez	342	Alejandro Soto	290	Raymond Hatten	238
Dennis Hooper	394	Jami McKenna	337	Amber Heary	286	Audric Madera	235
Joshua Jackson	393	Raymond Risucci	334	Nikki Crosby	284	Raymond Lalonde-Facette	233
Leslie Ellis	380	Clarence Boykins	332	John Stankoski	283	Steve Surace	231
Val Aiono	375	DeMario Cooper	328	George Baumberger	280	Thomas Reagan	227
Amosa Faamanu	375	Michael McGonigle	327	Talanoa Takeifanga	277	Kyle Wrobel	219
Richard Johnson	371	Jessica Santamarina	327	Tapaau Upu	273	Lee Hall	217
Bret Green	370	Matthew MacDonald	323	Darcy Schrieber	268	Nicholas Patterson	211
David Bacon	369	Michael Busher	322	Zbigniew Stankiewicz	267	Timothy Velky	211
Marko Jankovic	363	Cherie Adams	319	Marino Baca	264	Ali Lutfi	209
Bonnie Wiebe	357	<b>Richard Nicholson</b>	319	Alexander Dorey	263	Syed Quadri	208
Christopher Madsen	355	Alan Silverman	317	Andre Bishop	258	Luan Hajnaj	203



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	
Sami Mogannam	\$4,596	Lina Namu	\$779	Daniel Potilechio	\$339	Joshua Goodman	\$255
Frank Kolligian	1,658	Atta Saleh	737	Peter Kaplanis	337	Karen Amaglio	255
Lance Martin	1,408	Ronald Friedlander	662	Iveraldo Gutierrez	333	Ruben Soberanes	254
Olga Tsymbal	1,225	Patrick Stenglein	658	David Ramirez	325	Robert Chun	247
Bradley Weigand	1,208	John Bulecza	630	Cody Terrell	322	Gregory Johnson	246
James Larkin	1,131	Benton Tong	611	Victor Rodos	318	Gail Arundale	245
Richard Walus	1,100	Mitchell Look	585	Tenna Lewis-Torraca	312	Natalie Soboleva	238
Nicole Johns	1,072	Stephen Archer	584	David Fichter	308	Andres Dolson	237
John Serrano	1,043	Mercedes Ayala	568	Michael Harvey	306	Christian Napiza	237
Ronald Rivera	987	Lily Tchen	557	Neal Mueller	292	Nabil Spahi	232
Steven Lucero	961	Anthony Leggett	525	Nichole Turner	284	Rigoberto Pedroza	231
Scott Patterson	958	David Higa	508	Matthew Davidson	283	John Bacaron	230
Heidy Morataya	944	Kathryn Parker	471	Elijah Padilla	278	Thomas Reagan	229
Nicole Bailey	894	Marium Sherzai	468	Gary Prokop	277	Eric Trautloff	227
Sonia Marin	891	Olaf Johnson	451	James Aalders	274	Susan Bergh	225
Michael Collins	872	Ryan Tucker	443	Roberta Saley	273	Juan J de la Cruz	223
Lawrence Turk	869	Leary Andrews	368	Denice Copp	267	Rajeev Arora	221
Max Quasem	857	Arthur Westergren	365	Fritznel Octave	267	Mark Kukielski	207
Glyn Hurst	855	Elizaabeth VanDugteren		Jarred Sykes	262		
Lisa Sanders	824	Andrew Roza	355	Russell Trujillo	261		
Karl White	788	Rob Speers	340	Rachael Mears	260		

## Total: \$1,094,230

**World's Greatest** 

Donus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Tone Munro	\$6,136	John Ophals	\$2,197	Amy Shui	\$1,766	Philip Walters	\$1,441
Lily Tchen	4,017	Mark Bleier	2,189	Josephine Brown	1,764	Shirlene Benton	1,435
Omarh Torio	3,640	Ronald Rivera	2,163	Oscar Flores-Najarro	1,740	Sarai Castanon	1,433
Ryan Kendl	3,620	Steve Marker	2,146	Daniel Knabenshue	1,738	Joshua Fosnight	1,431
Gil Legarte	3,619	Mario Andres Chavez	2,136	Daniel Johnson	1,736	Stacie La	1,426
Mark Neilson	3,584	Carl Smith	2,130	Daniel Posner	1,709	Ruth Charlesworth	1,423
Viliamu Pula	3,552	Mark Akler	2,092	Peter Kaplanis	1,708	Earnest Loveless	1,423
Alafou Tupuola	3,328	Aaron Haynes	2,091	Poasi Maafu	1,707	Jason Smith	1,418
Michal Majewski	3,226	Cherri Xie	2,074	Samson Adelufosi	1,699	Ryan O'Malley	1,418
Max Quasem	3,148	Filipo Havili	2,066	Jodi Bohdal	1,691	Robert Wilhelm	1,416
Tevita Tupouniua	3,119	Maria Duarte	2,062	Kristy Nguyen	1,691	Casey Holley	1,410
Joshua Lenix	3,022	Viet Chung	2,056	Andrew Aaron	1,685	Michael Schumacher	1,397
Erez Shabtay	3,006	Odilia Goulart	2,056	Jessica Santamarina	1,683	Matthew Barrion	1,397
Randoph Souliers	2,995	Crystal Reeves	2,042	Beau Springer	1,680	Katie Strong	1,395
Amanda Beyersdorff	2,966	Maria Rocha	2,033	Ryan Kissling	1,677	Bradley Kampmeier	1,389
Rebecca Najlis	2,951	Bret Green	2,031	Meghal Shah	1,677	Jennifer Wehrle	1,382
Steven Sparkes	2,930	Tiffiny Shim	2,011	Hector DelToro	1,646	Graeme Orr	1,381
Roghie Hassan Loo	2,928	Scott Hanna	1,990	Debra Hunter	1,634	David Fung	1,374
Terrence Asuncion	2,923	Brian Welsh	1,973	Victor Vicario	1,616	Tivona Whiting	1,370
Francois Telfort	2,892	Joey Kennedy	1,965	Daxa Patel	1,615	Daniel Armstrong	1,366
Scott Davis	2,843	Ofa Pistor	1,960	Rob Speers	1,615	Brian Kuznesoff	1,362
Evan Wicklund	2,819	Michael Benney	1,959	Matthew Girard	1,607	Farhod Shamsiyev	1,352
Peter Hudousek	2,816	Matt Sklarz	1,956	Jesse Remby	1,601	Brandon Owens	1,349
Roger Weisman	2,766	Lou Utumapu	1,947	William Radcliffe	1,590	Skylar Brown	1,345
Christian Napiza	2,765	Kevin Ishikane	1,947	Luciana Mosca	1,583	Seiloni Filimoehala	1,345
Samantha Chui	2,740	Heather Hewitt	1,946	Victor Rodos	1,582	Alex Gonzales	1,342
Kyle Wrobel	2,690	Thomas Tulowiecki	1,938	Marc Salvaggi	1,574	Dominique Bertoncini	1,341
Jovani Chappel	2,688	Kelly Ryan	1,934	Sally Wilson	1,567	Johna Ryan	1,337
Shahnaz Toloui	2,684	Sandra Linse	1,919	Herivelto Pereira	1,567	Joshua Merson	1,336
Denice Copp	2,640	Sofia Villanueva	1,905	Isabel Pereira	1,552	Arash Nazhand	1,333
Katic Massart	2,624	Akbar Hosseini	1,890	Dulce Jimenez	1,551	Devin Dingey	1,332
Kayla Chavez	2,607	Samvel Tigranyan	1,868	Mapa Vaki	1,547	Luan Hajnaj	1,327
Richard Davis	2,570	Andrew Sunkin	1,867	George Pacunayen	1,547	Michael van Delft	1,325
Osaiasi Vaka	2,562	Virginia Fallon	1,845	James Keefer	1,546	Ruth Alefaio	1,312
Matt Flores	2,545	Jessica Green	1,841	Jeremy Engrav	1,542	William Parmeter	1,312
Robert Ulreich	2,536	Ilona Patterson	1,840	Sammar Miqbel	1,541	Joseph Maggio	1,307
Nicholas Walsh	2,524	Ricardo Ferrer	1,834	Mele Tuitupou	1,528	Asenaca Chute	1,306
Eugene Kashkin	2,324	Ali Zaidi	1,834	Rashaan Elam	1,520	Brian Mitchell	1,302
Bruce Tan	2,494	Cathie Hill	1,834	Agatha Safford	1,519	Danielle Cardello	1,297
	2,401	Brent Penno	1,834	Diana Cavazos	1,499	Dwayne Cameron	1,285
Cecilia Asopardo			1,819	Kevin Appasamy	1,496	Kevin Haines	1,285
Ivana Ofakineiafu	2,429	Maijargal Sukbaatar		Ed Olfert	1,492	Andrew Hoopey	1,280
Sebastian Kazek	2,416	Sara Jacobs	1,804		1,474	Thomas Bonner	1,278
Lesina Ah Sue	2,369	Steven Stensrud	1,802	Megan Elliott	4 4770	Barbara Stillwell	1,276
Jamie Solis	2,299	Aaron Parks	1,802				1,275
Elias Hazen	2,274	Ala Awad	1,796	Kevin Holtz	1,470	Maulupe Vakalahi	1,275
Ross Ewen	2,237	Ryan Fickert	1,794	Baylee Burrowes	1,470	Mary Kerehoma	
Dominic Park	2,218	Christine Augustus	1,784	Jorell Washington	1,463	David Guzman	1,268
Richard Luzaich	2,217	Dustin Surace	1,782	Emily Wilson	1,455	James Hendon	1,268
Matthew Conrad	2,209	Kasali Kotun	1,776	Jacob Unger	1,448	Nikki Crosby	1,267
Bridgette Scrivani	2,201	Wendy Ornelas	1,775	Lamine Diakhate	1,445	Carmelo DeCicco	1,264

3 February 2011 Bonus

\*All qualifiers listed achieved at least \$200 in bonus totals

Bonus

					and the second second		1200
Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Kelly Bunyard	\$1,258	Tupou Tapueluelu	\$1,121	Robert Werth	\$1,029	Jarvis Lawson	\$946
Toni Curlin	1,252	Robert Nolan	1,121	Irene Johnson-Bullock	1,024	Deborah Smith	946
Jacqueline McHugh	1,246	Darcy Schrieber	1,119	Christina Guerrero	1,024	Timothy Cruise	946
Kayla Hawrylenko	1,244	Thomas Reagan	1,117	Kelly Haynes	1,022	Elaine Kulawiak	944
Gregory VanSuch	1,243	Breanna Newkirk	1,113	Charles Belt	1,022	<b>Travis Picklesimer</b>	942
Kelly McDonald	1,242	Brian Sundberg	1,111	Jordan Bane	1,021	LaLitha Janardhanan	939
Robert Drake	1,241	Alexandra Graham	1,107	Cherie Adams	1,021	Jacqueline Reim	937
Joseph Cugliari	1,236	Jason Lassic	1,104	Christopher McFoy	1,019	Curt Snow	935
Richard Carter	1,234	Richard VanderMallie	1,100	Derron Alexander	1,018	Marcus Richardson	935
Joshua Creamer	1,233	Annalynn Macugay	1,099	Ana Cobo	1,017	John Stankoski	934
Casey Sperzel	1,227	Christian Maula	1,097	Wanda Scott-Harris	1,014	Tyler Stewart	934
Niurka de Armas-Duran		Gregory Hayman	1,095	Lisa Sanders	1,014	Malia Luani	932
Steven Rotherforth	1,223	Lineti Kanongataa	1,094	Jeffory Churchfield	1,011	Benjamin Luca	932
David Higa	1,221	Tanai Nanai	1,094	Melody Harrison	1,009	Angela Donoghue	932
Steven Lucero	1,220	Joshua Jenkins	1,091	Denise Kendall	1,006	Demetrios Tsimis	931
Marion Magat	1,218	Stephanic Novel	1,089	Michael McGinnis	1,005	Alberto Alcala	930
Minh Phung	1,218	Jay King	1,089	Liliya Hrabar	1,004	John Cochrane	930
David Gombkoto	1,218	Stephanie Kies	1,087	Maria Esposito	1,003	Humberto Quintero	929
Herman Fennell	1,216	Karolina Debek	1,084	Enrico Paredes	1,003	Ieremia Tapumanaia	926
Evelyn Nkwenti	1,216	Kenneth Ludwig	1,084	Mitchell Tempo	1,001	Johnathan Rekieta	926
Atta Saleh	1,211	Dawn Selden	1,084	Andre Hawthorne	1,000	Linda Jackson	925
Amanda Zophin	1,204	Scott Remmey	1,082	Jeremy Brill	999	Kyle Johnson	925
Richard Sprigg	1,202	Ana Havea	1,080	John Keiderling	998	Fololeni Hansen	925
Kelly Thrush	1,198	Rebecca Birdwell	1,080	Mario Chavez Jr	997	Sione Aholoka	924
Lomitusi Patea	1,197	David Garcia	1,078	Lodean Glenn	995	Rovie Vanhtha	924
Erna Gasanin	1,193	Elisha Konieczka	1,076	Borenga Taeka	995	Lila Madrigal	921
Scott Pertus	1,191	Pamela Drury	1,074	Israel Wizenfeld	994	Kathryn Tracy	921
Gabriel Feldmann	1,191	Kanyarat Crosbie	1,072	Monica Murray	990	Donna Tremaine	918
Johanna Bilbes	1,189	Tara Holland	1,072	Jose Carvajal	988	Clayton Herron	917
Zachary Santino	1,186	Derrick Coates	1,070	Alexandro Sforza	987	Robert Spurlock	917
Yadollah Pourjalali	1,184	Keith Litterst	1,069	Sione Lolohea	986	Jodianna Pousini	916
Rocio Price	1,175	Bryant Hendley	1,068	Gordon Mooc	984	Cameron Cimino	913
Brandi Hershey	1,173	Tina Manase	1,066	Donald Wold	982	Peter Cossavella	912
Natalie Soboleva	1,173	Betty Hewlett	1,066	Manuel Chavez	980	Anthony Vuolo	910
Philip Abramovitz	1,171	David Ramirez	1,064	Zbigniew Stankiewicz	977	Anthony Theriault	909
Jason South	1,165	Kirk Waters	1,063	Joseph Babineau	977	Chad Powroznik	909
Scott Patterson	1,164	Corinne Wint	1,062	Angela Waller	976	Konnor Wyly	907
Jun Ma	1,160	Melissa Losk	1,059	Matthew Cosic	975	Talaleilei Tanielu	906
David Solomonov	1,156	Lynn Doolittle	1,059	Jeffrey Dieter	968	Daniel Sweeney	905
Alisha Armand	1,156	Eluerecia Guzman	1,058	Maria Alcon	968	Nicholas Williams	904
Puna Pua	1,153	Aniva Epati	1,057	Vaimili Alefosio	967	Orett Nelson	901
Andrew Dailey	1,143	Bryon Welch	1,057	Brenda Howell	967	Rashon Howard	899
Ian Coates	1,142	Derek Obringer	1,056	Gilbert Padilla	967	Erik Mongno	895
Brandon Overlie	1,140	Vienna Liaina	1,055	Pamela Furuya	966	Eric Peyton	895
Nina Doliman	1,139	Raymon Reynolds	1,051	Justin Toland	964	David Hutchinson	894
Hunter Houvener	1,137	Mitch Duplantis	1,050	Scott Florin	962	Albie Udom	892
Raquel Baldwin	1,136	Andrew Bayang	1,042	Bradley Powell	961	Christopher Kennedy	892
Omar Hashimi	1,136	Lasirena Stanley	1,041	Natalya Rubel	960	Andrea Barenholtz	891
Michael DeLutri	1,132	Carlos Rodriguez	1,040	Jacqueline Kabluyen-Mi		Bomanshaw Sanjana	891
Harold Cantillo	1,131	William Sparks	1,039	Monte Richardson	956	Michelle Hallett	891
Kevin Galloway	1,130	Daniel Bernard	1,038	Aimee Caudillo	953	Justin Granstaff	889
Rachel Bryson	1,130	Tevita Luani	1,038	Iryna Sushkova	952	Gauula Loto	887
Patricia Weaver	1,126	Joshua Fritz	1,035	Kelly Finnen	951	David Weden	885
Lawrence Hauck	1,124	Brian Morse	1,033	Ilemaile Finau	950	Bradley Ward	882
Robert Grossman	1,123	Corienne Mason	1,030	Robin Rae	949	Brent Arbour	881

## World's Greatest nn 211

#### Qualifier

#### Qualifier Bonus

Qualifier Bonus

Bonus

#### Qualifier

Bonus

Tiffani Tavormina
Dustin Dunlap
Denise Berrios
Nanette Clay
Iupeli Taufilo
Judy Hassan
Markena Ward
David Livingston
Amir Sedaghat
Clarence Boykins
Chris Lussier
Unris Lussier
John Kewish
Mele Toutai
Alomkone Soundara
Matthew Hodge
Marium Sherzai
Babatunji Ojo
Chance Clauss
Craig Baxter
Jeff Lamar
Janice Horslin
Michael Powell
Gordon Mayfield
Erich Mulzet
Patrick O'Brien
Renaldo Taylor
Julie Landry
Steven Cox
Andre Bishop
Andre Bishop Leigh Crainshaw
Andre Bishop Leigh Crainshaw Georginna Thornhill
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer Benjamin Omaga
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer Benjamin Omaga Lynn Parker
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer Benjamin Omaga Lynn Parker
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer Benjamin Omaga Lynn Parker Michael Johansen Lora Beronja
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer Benjamin Omaga Lynn Parker Michael Johansen Lora Beronja
Andre Bishop Leigh Crainshaw Georginna Thornhill Larry Chick Daniel Potilechio Astrid Cartagena Rebecca McCloud Shane Eaton Al-Karim Walji Christopher Weglarz Benjamin Ainscough Joseph Zernell Tupou Veikoso Michael Lindsey Vakhtang Nazaryan Steven Edgell Lauren Malott Amr Shater Sosefo Petelo Joseph Debella Richard Dyer Benjamin Omaga Lynn Parker Michael Johansen

\$879	Veisiale Finau
874	Brian Finney
873	Sione Latuhoi
868	James Buller
866	Dione Simms
866	Richard Johnson
866	David Rockway
865	Alfred Taren
861	Jared Cleckner
860	Brian Culp
859	Gagandeep Klair
857	Howard Dotson
856	Carmela Pellen
854	
851	Earl Gibson Christ Schinabeck
849	Todd O'Neill
	Michael Buzard
848	
848	Scott Dillingham
846	Jose Harb
843	James May
842	Roberta Mydonick
841	Jay Minke
840	Lopini Maile
839	Brody Baxter
839	Olga Tsymbal
838	Travis Vandeberghe
833	Melissa Sims
831	Jong Song
828	Alison King
824	Lusi Faaiuaso
823	Malia Nuku
823	Zachary Hart
822	Mikhail Matrakchine Sina Sua
820	
820	Kolotina Lotoaniu
817	Benjamin Smith
817	Barry Tauscher
814	Kamaya Miller
813	Blair Anderson
809	Salesi Hafoka
808	Chelsea Scott Olukushe Mason
807	
807	Blake Williams
806	Victoria Leatigagamisi
804	Tavita Tuave
804	Hehenga Tupouniua
803	Chad Muhlenkemp
802	Michael Venere
801	Shanda Cline
799	George Sparks
796	Adam Azril
794	Robert Cline
792	Paul Milheron
791	Paul Harmer
787	Sebrena Cohen
100	

\$787	Carissa Myers
785	Thomas Yarbrough
781	Johanna Handa
780	Rajeev Arora
777	Chena Blair
775	Frank Kyvernitis
775	Brenton Betts
772 772	Jordan Freeman
771	Jonathan Tomko
	Ricardo Lopez
770	Jeff Spanaus
767	Chen Wang
766	William Caraway
765	Lafi Papalii
765	Melinda-Rae Lyse
763	Ryan Smith
763	Mark Gagnier
759	Phillip Rigoli
759	Ofaloto Tatofi
759	Oliverliski Murphy
758	Quynh Le
758	Lisa Kahan
757	Keith Spivey
752	Gary McDermitt
749	Brian Barnett
749	Benjamin Gelnar
749	Gretchen Crady
747	Robert Simmen
746	Avshalom Wolfshout
743	Zachary Richardson
741	Ricardo Quick
735	Fritznel Octave
735	Fabiola Quintero
727	Tyler Stansell
727	Maria Diringer
726	Beth Snow
726	Corey Lavigne
725	Ron Pavon
724	Khurram Chohan
723	Ariana Jones
723	Rocco Zagari
722	Troy Tripp
722	James Raymond
720	Kenard Pinkston
719	Erika Jones
719	Michael Grollimund
719	Paul Nobbe
717	Brett Franklin
717	Keith Thomas
716	Allan Munro
715	Nathan Champneys
715	Alex Schultz
714	Alexis Smith-Byron
714	Joshua Phipps
713	Pawel Szlembarski
10000	

\$712	Peer Shmelzer-Moratin	\$658
712	Michael Hobrock	658
712	Norman Lew	655
711	Beth Silvers	654
710	Toaluaotulafale Pasa	651
707	Benton Tong	651
707	Antonio Evans	651
707	Ryan Saridakis	650
706	Sefesi Tupou	649
706	Ted Kolby	648
703	Kateen Morris	647
703	Tyler Green	647
701	George Noujaim	646
699	Phillip Vea	646
699	Abigail Lance	645
698	Sadie Hawkins	645
695	Ramzy Sayyah	645
694	Salvatore D'Alessandro	644
694	Michael Clemente	643
691	Benjamin Foti	643
690	Cynthia Wilhelmi	642
690	Bijan Ghadiri	642
689	Marko Jankovic	642
688	Michael Dong	642
688	John Reed	641
687	Josh Schwab	640
687	Ane Vea	637
686	Kalolaine Fameitau	636
686	Laaina Havea	636
686	Cara Armstrong	635
686	Joy Horcajo	635
684	Iveraldo Gutierrez	633
683	Jordan Abernathy	628
681	Theresa Bellajaro	628
680	Melissa Schroeder	626
679	Michael Ooten	623
679	Reade Hogan	622
679	Larry Sale	621
677	Jesse Martin	620
677	Anna-Marie Grimstead	620
677	Katelyn Snyder	620
676	Gail Arundale	620
676	Cumhur Gulel	618
676	Daniel Bauer	617
675	Alex Rozotto	615
673	Tokilupe Mausia	614
672	Justin Dugan	614
671	David Romfoe	613
671	Edward Atkinson	612
670	Deborah Parnell	611
668	Derek Hale	611
668	Julian Frost	609
664	David Farraway	608
660	Andrea Mosley	606
660	Aiman Mousa	606
		TAXABLE IN CONTRACTOR

## World's Greatest 21

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Qualifier	Bonus	Qualifier	Bonus	Qualifier Bo
Jonathan Maust	\$605	Ben Halali	\$562	Liridon Pervizi
Greg Schoenbachler	604	Florist Vaki	562	Tevita Liutai
Jack Anderson	604	Michael Baguer	562	Sonia Campbell-Howell
Aghayni Nazarian	602	Anaise Moonia	559	Christopher Williams
Craig Steeves	601	James Jeffery	558	Henry Ingraham
Valerie Cormier	600	Matthew Cartwright	557	Lopiani Papau
Tiffany Rovinski	599	Jorge Guerra	556	Catlin Morin
Christopher Tise	598	Steven Long	556	Andrew Bishop
Vanessa Rosario	596	Calvanetta Franklin	556	Walter Powell
Thomas McElwee	593	Britanni Heuttner	552	Frieda Jenkins
Chen Mordechai	593	Tia McCutcheon	550	Daniel Jones
James Smolen	593	Arlene Grosso	549	Beth Wiese
Iasinita Saulala	592	Heilala Mafi	549	William Bair
Thomas Craig	591	Feleti Lavulavu	549	Corwyn Boykins
Matthew Hubbard	591	Lotomau Fale	548	Heather Christensen
Nic Iagulli	590	Michael J Brown	547	Kimberly Hayes
Pamela Bromley	589	Sandra Abel	545	Robert Grills
Heidi Regel	589	Shane Vercher	545	Jeffrey Shute
Bryan Czajkowski	589	A Trice Berkley	544	Helen Taylor
Samantha Romano	588	Gary Calley	544	Cheryl Oliver
Deonna Fields	588	Robert Biser	543	David Saez
Kalisi Buliciri	587	Michael Sanders	542	Katherine Georgiou
Joaquin Santos	586	Enisila Lotaki	542	Robert Black
Senelinah Talamaivao	584	Cade Carter	542	Souleymane Bah
Christopher Keller	584	Brian Dobbs	542	Philip Gniazdoski
Olimiva Vunituraga	584	Brian Blair	539	Christopher Newman
Glenn Mitchell	583	Georgina Joseph	539	Margaret Silva
Garik Petrosyan	583	Damon Pettigrew	533	William Pajak
Derek Nagy	583	Pelagio Silva	532	Jeremiah Johnson
ennifer Groulx	581	David Cowan	532	Luis Alvarez
Thomas Soloweyko	580	Donna Adams	532	Jessica Curtin
Ryan Marshall	580	Duane Robertson	532	David Long
Candy Neuman	579	Gabriel Langboung	532	Karen Sessing
Nasr Quadri	579	Jenny McCauley	531	Michael Logue
Kalle Convery	577	Janine Rubinoff	530	Dace Heislere
Mark Danner	576	Sonya Williams	528	Mike Hudnall
aqueline Bacalso	575	David Fichter	528	Kenneth Schram
Gail Curran	574	Sergio Colicheski	527	Albert Lau
Ha Nguyen	573	Erin Stiles	527	Sean Kiersztyn
Christopher Vandervelo	1 573	Thomas Watkins	526	Bervina Lane
Oleg Stepanov	573	Scott Banfield	526	Alanna Swenson
Larry Riggs	573	Anthony Ogletree	525	Amarildo Hajro
Akenese Ati	573	Brent Wilhelmi	525	Michelle Espinal
Diane Crawford	572	Seande Vinson	524	Sheryce Sheppard-Harper
Gregory Henderson	572	Barbara Corigliano	524	Abdilmajid Ibrahim
Benjamin Kingsbury	570	Patricia Pousini	524	James Leretsis
Nacanieli Vunituraga	565	William Satiu	523	Thomas Harris
Brandon Summerton	565	Jeffery Kitsis	523	Rolando Garcia
Janice Dixon	565	Harry Kochi	522	Beverly Smith
Anthony Balloutine	565	Svetlana Belkina	520	Jewls Keene
Richard Stevens	564	Johnathan O'Grady	519	Faleseu Ieremia
Jason Adamo	563	Scott Kosovan	518	Deborah Garrett
Monte Henson	563	Lisa Thaves	518	Kristi Jones
George Terry	562	Sally Sacni	518	Alexander Daskalakis
Sharille Buoy	562	Kenneth Hudgins	516	Stanley Smith

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nus	Qualifier	Bonus
\$515	Drew Stimmel	\$459
515	Jerald Hattery	458
514	Lesieli Fangaloka	458
513	Doris Aguilar	458
512	Katie Shugert	457
508	Michael Griffiths	457
508	Vosailangi Sikalu	455
505	Carol Ornellas	453
503	Ransey Vazquez	454
503	Dale Meyer	452
502	Teo Underhill	452
501	Traci Rypkema	452
500	Henry Briggs	450
499	Jared Rivera	450
498	Flowers Moon	449
497	Adam Huck	448
496	Juan Morales	447
493	Brendan Croft	445
492	Alpha Robinson	444
491	Christopher Barlow	442
491	Michelle Mundle	442
489	James Tallon	442
489	Kirk Kennedy	442
487	Elisapeta Moala	441
486	Melanie O'Neill	441
486	Ruben Soberanes	440
483	Andrew Helgeson	440
482	Kiria Ridgelands	440
482	Eugene Puchi	438
482	Raymond Hatten	437
481	David Garbarskiy	434
478	Mosese Katoa	433
478	Erik Morgan	433
476	Bernard Oliphant	433
475	Barbara Geier	432
474	Tracy LePore	432
473	Pamela Altman	431
472	Dustin Knowles	431
472	William Thompson	430
471	Dustin Kiss	428
469	Samy Jacques	428
469	Dustin Edgell	428
468	Rita Charles	427
468	Christopher Dehart	426
465	Jennifer Escobedo	425
465	Laurence Louie	424
464	Johnathan McDaniel	
464	Kyle Marshall	424
462	Jessica Jaeger	424
461	Timothy Velky	423
461	Shannon Veile	422
460	Ainsley Maragh	421
460	Jordan Steinberg	418
460		
	Gary Prokop Shahah Mahdanianiad	418
459	Shahab Mahdavinejad	417

Bon

## World's Greatest

#### Qualifier

#### Latu Taufui Lori Dacyk Brian Schreiter Candace Wilson Marvin Hester Mosese Kalekale Rika Ikeda Michael Goldston Anna Senra Mark Hackworth Iose Rubio Marvin Weatherall Juan Cardona Gustavo Ravelo Trauja Purifov Paavo Cymanow Ryan Leong **Bryan** Peters Carleus Johnson Alexander Seropian Henry Gnov Marie Karaky Nicolas Ullmann Rena Aubie Joseph Geer Christopher Testa Isoa Fakatava Ceasalina Kiria Lucan Schmidt Lydia Lozano Chinenye Oparah David Miller Thomas Felicciardi Clarence Calder Tautiaga Pio Luke Urlacher Mark Gorman Rosalie Ngatai Gabriel Manzo Shelby Johnson Christopher Grunditz Matthew Court Kevin Murray **Tina Phongsavath** Ewa Marinaccio Joseph Vallone Marlon Southall Ryan Stenglein John C Johnson Victoria Watkins Emil Mohareb Charles Perkins Jeannine Betts Wayne Ranalli

Bonus	Qualifier
\$417	Jack Wang
416	Benjamin Moss
415	Christian Fahey
415	Brian Hodgins
413	Meakie Grice
413	Jacklyn Tweeten
413	Karen Barbour
412	Justin Dunn
412	Eddie Arredondo
412	Luis Bagundo
411	Charles Kincaid
410	Troy Plummer
409	Matthew Anderson
409	Iosepo Davobalavu
409	Matthew Utterback
409	Nicholas Ohlroggen
408	Keith VanErmen
406	Brandon Cooley
406	Tibor Simon
405	Ofa Latu
405	David Jackson
405	Andriy Lizoqubenko
402	Alexander Dorey
401	Marcus Howard
400	Courtney Self
399	Andrew Coleman
399	Scott Smith
399	Sterling Brown
398	Alice Price
398	Auzita Irani
397	Sione Fifita
396	George Rosicky
395	Sonia Marin
395	Bobbi Wiatr
395	Ashley Wenning
395	Dewcy Lewis
394	Elizabeth Lo
394	Iran Zaranda
394	Phillip Kogel
393	Ritia Tokahere
392	Natain Stam
392	Robert Stiles
391	Jason Miller
389	Andrei Ramaniuk
388	Cecil Johnson
388	Kristy Brown
387	Cheryl Hardwick
387	Heather Connolly
387	Stephen Moore
387	Tanja Rudnitski
387	Richard Nypower
387	Jessie Marshall
386	Aaron Booth
386	Violetta Goldman
385	Brenden Chun

#### Bonus Qualifier \$385 Jesse Atatai 384 Christopher Dadson Iames Gooch 384 **Jennifer Mitchell** 383 383 George Bartlett 383 Cameron Severns 383 Conrad Randolph 383 Chantel Quinn Daniel Smith 382 382 James Shepard Qiong Liang 382 Andrew Schmitt 382 381 Raul Coltters 381 **Reuben Sanchez** 380 Keith Blackston 378 Thomas Hickman 378 **Joey Sales** 378 Rosendo Stoiloff-Alvarez 377 **Iennifer** Grav 377 Lucy Blaiotta 377 **Richard Creamer** 376 Joseph Lasalle Peter H Taylor 376 375 Christina Black Sanjiv Shah 374 374 Richard Wooley 374 Antonio Monica Antonio Bond 373 371 Pauline Mario 371 Eric Breitenbach 371 Diane Carrion 369 **Jonathan Torres** 369 Jameelah Gaines 368 Mary Ann Gaelic 368 **Phillip Jenkins** 367 Connie Billingsley 367 Krista Thieme 367 John Farley 367 Tatiana Valencia 366 Andrell Smith 365 Kascey Williamson 365 Elyse Koven Megan Crowell 364 Jinzhou Zhao 364 363 Wade Mathern 363 Cameron MacCall Gary Paluzzi 363 362 Michael Phillips 360 Ariel Given 357 Sharif Gravs 357 Tina Charest 356 Amanda MacDonald Francisco Zarathustra 356 Chad Panzer

355

355

Amber LeMasters

\$353	Roy Fiorello	\$317
351	Keith Jackson	317
349	Raymond Mitchell	316
348	Jennifer Sassenus	315
348	Brooke Whitesell	314
346	Tom Morrell	312
345	Staci Meckler	310
345	Nathan Taylor	310
345	Cristina Valdes	309
344	Lee Brown	309
344	Jerrod Milne	309
343	Marcus Maddox	309
343	Sally Buchheimer	308
343	Leslic Ellis	307
342	Larielle Major	307
342	Amandeep Gill	306
341	Jesse Wise	305
340	Monica Beard-Jubert	305
340	Miranda Mortensen	305
339	Jay Newsome	303
339	Kehaunani Aviles	302
339	Sean Woods Peter Kwiatkowski	301 300
337		
336	Thomas Jones	300 298
335	Lily Richardson	
334	Andrew Jaycox	298
332	Sean Shinedling	296 296
331	Michael Boylan	
330	Avram Pinto	296 295
330	Wendell Zulauf	294
330	Kimberly Riley	293
329	Michael Hanley	293
328	Felix Domingo Eduardo Sousa	293
328		292
328	Joelann Gilmore	292
328	Shiwa Hollingsworth	
327	John Holstein	291
327	Ainsworth Ramkhelawan	290
326	Michael Burningham	290
324	Lynda Williams	289
324	Tefuli Sale	289
323	Levar Ellis	289
323	John Siitonen	288
323	Christine Mauala	288
323	Elwood Clark	288
323	Javier Santana	288
322	Anita Hossele	287
322	Alanna Kidd	286
322	Jennifer Leighton	286
321	Joseph Urbanowicz	285
319	Kristopher Demers	285
319	Tyler Zemenchik	284
318	Deanna Hernandez	284
318	Brandon Braun	283
317	Andrew Metzger	283

Qualifier

Bonus

Bonus

Chin Long

## World's Greatest

#### Qualifier

#### Qualifier Bonus

Bonus Qualifier

\$257

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Bonus

#### Qualifier

Bonus

Magdnalene Franklin-Holm	
Leonard Muhammad	28
Raymond Angeles	28
Ross Kennedy	28
Benjamin Gowler	28
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